UTB Mortgages

Residential First Charge Mortgage

PRODUCT GUIDES

Residential First Charge Mortgages

Super Prime

Max LTV **Max Gross Loan**	**60%** £25k to £2M	**65%** £25k to £2M	**70%** £25k to £1.5M	**75%** £25k to £1.5M	**80%** £25k to £1M	**85%** £25k to £1M	**90%** £25k to £750k	**95%** £25k to £500k	**Early Redemption Charges**
BoE Life Time Tracker	+2.09%	+2.09%	+2.09%	+2.19%	+2.39%	+2.79%	+2.89%	+3.09%	3%, 2%
2 Yr Fix	5.24%	5.24%	5.24%	5.24%	5.54%	6.34%	6.44%	6.64%	3%, 2%
3 Yr Fix	5.39%	5.39%	5.39%	5.39%	5.69%	6.24%	6.34%	6.54%	3%, 2%, 2%
5 Yr Fix	5.39%	5.39%	5.39%	5.39%	5.44%	6.39%	6.45%	6.65%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.59%	6.59%	6.59%	6.59%	6.64%	7.49%	7.74%	7.94%	

Prime Plus

Max LTV **Max Gross Loan**	**60%** £25k to £2M	**65%** £25k to £2M	**70%** £25k to £1.5M	**75%** £25k to £1.5M	**80%** £25k to £1M	**85%** £25k to £1M	**90%** £25k to £750k	**95%** £25k to £500k	**Early Redemption Charges**
BoE Life Time Tracker	+2.29%	+2.29%	+2.29%	+2.39%	+2.59%	+2.84%	+2.94%	+3.14%	3%, 2%
2 Yr Fix	5.44%	5.44%	5.44%	5.44%	5.74%	6.39%	6.49%	6.69%	3%, 2%
3 Yr Fix	5.59%	5.59%	5.59%	5.59%	5.89%	6.29%	6.39%	6.59%	3%, 2%, 2%
5 Yr Fix	5.59%	5.59%	5.59%	5.59%	5.64%	6.44%	6.50%	6.70%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.79%	6.79%	6.79%	6.79%	6.84%	7.54%	7.79%	7.99%	

Prime

Max LTV **Max Gross Loan**	**60%** £25k to £2M	**65%** £25k to £2M	**70%** £25k to £1.5M	**75%** £25k to £1.5M	**80%** £25k to £1M	**85%** £25k to £1M	**90%** £25k to £750k	**95%** £25k to £500k	**Early Redemption Charges**
BoE Life Time Tracker	+2.64%	+2.64%	+2.64%	+2.74%	+2.94%	+3.39%	-	-	3%, 2%
2 Yr Fix	6.09%	6.09%	6.09%	6.19%	6.39%	6.94%	-	-	3%, 2%
3 Yr Fix	6.04%	6.04%	6.04%	6.14%	6.34%	6.84%	-	-	3%, 2%, 2%
5 Yr Fix	6.44%	6.44%	6.44%	6.49%	6.64%	6.99%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.64%	7.64%	7.64%	7.69%	7.84%	8.09%	-	-	

Reversionary Rates: BBR +3.75% < 75% and BBR +4% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

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Near Prime

Max LTV **Max Gross Loan**	**60%** £25k to £2M	**65%** £25k to £2M	**70%** £25k to £1.5M	**75%** £25k to £1.5M	**80%** £25k to £1M	**85%** £25k to £1M	**90%** £25k to £750k	**95%** £25k to £500k	**Early Redemption Charges**
BoE Life Time Tracker	+3.24%	+3.24%	+3.24%	+3.34%	+3.64%	+4.04%	-	-	3%, 2%
2 Yr Fix	6.40%	6.40%	6.40%	6.40%	6.99%	7.79%	-	-	3%, 2%
3 Yr Fix	6.35%	6.35%	6.35%	6.35%	6.84%	7.69%	-	-	3%, 2%, 2%
5 Yr Fix	6.40%	6.40%	6.40%	6.55%	6.94%	7.54%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.50%	7.50%	7.50%	7.55%	8.04%	8.64%	-	-	

Specialist

Max LTV **Max Gross Loan**	**60%** £25k to £2M	**65%** £25k to £2M	**70%** £25k to £1.5M	**75%** £25k to £1.5M	**80%** £25k to £1M	**85%** £25k to £1M	**90%** £25k to £750k	**95%** £25k to £500k	**Early Redemption Charges**
BoE Life Time Tracker	+3.44%	+3.44%	+3.44%	+3.54%	+3.84%	-	-	-	3%, 2%
2 Yr Fix	6.60%	6.60%	6.60%	6.60%	7.19%	-	-	-	3%, 2%
3 Yr Fix	6.55%	6.55%	6.55%	6.55%	7.04%	-	-	-	3%, 2%, 2%
5 Yr Fix	6.60%	6.60%	6.60%	6.60%	7.14%	-	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.70%	7.70%	7.70%	7.65%	8.24%	-	-	-	

Reversionary Rates: BBR +3.75% < 75% and BBR +4% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

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Key Criteria Highlights

Status Definition

	Super Prime		Prime Plus		Prime		Near Prime	Specialist
	< 85%	> 85%	< 85%	> 85%	< 85%	> 85%	85%	80%
Unsecured	UTD	UTD	UTD	UTD	Ignore if Consolidating	UTD	Ignore if Consolidating	Ignore if Consolidating
Secured Loans and Mortgages	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 2 in 12
CCJ's	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24
Defaults	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24

Income

	<85%	>85%	FTB	Interest Only
Minimum Income	£15K	£40K	£25K	£50K
Minimum Valuation	£90K	£125K	£90K	£100K
LTI	6x upto 85% LTV to £2M. 4.5x Near Prime and Specialist > £1M			
DTI	50%			
Self Employed	2 years accounts required-see criteria guide for details			

Fees

Type	Max
Product Fee	£1,495
Broker Fee	£5k or 12.5%
Free Legals	Free legal services are provided on standard remortgage cases, meaning the customer does not require separate legal representation. Transfer of equity cases are excluded and customers will need to arrange their own legal.
Maximum fees /LTV	Where applicable, fees may be added to the loan, subject to the total borrowing remaining within the maximum LTV for the product. The cost of our standard remortgage legal service is covered by UTB.

Product Features

Unencumbered		Interest Only	
0.5% loading 4x LTI Min loan £5k IO unavailable	£995 Product Fee Max LTV 70% Max Loan Size £250k Prime Plus/Prime/Near Prime only	75% LTV Max 70% LTV Downsize Stressed on IO repayment only Min age 25	Super Prime/Prime Plus/Prime only Not available for FTBs

Applicant Profile

	Min	Max
Age	18	<85
Term	3	40

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