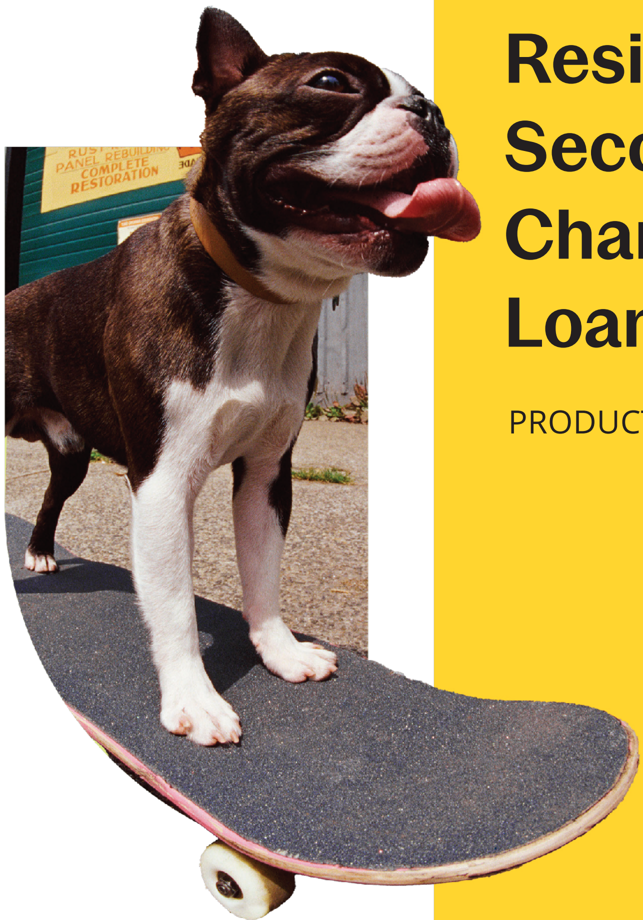
UTB Mortgages



Residential Second Charge Loans

PRODUCT GUIDES

Best Second Charge Lender Mortgage Strategy Awards 2025

Short-Term Lender of the Year Financial Reporter Awards 2025

Best Second Mortgage Lender What Mortgage Awards 2025

Residential Second Charge Loans

Super Prime

Max LTV Max Gross Loan	60% £10K to £1M	65% £10K to £1M	70% £10K to £1M	75% £10K to £1M	80% £10K to £1M	85% £10K to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+3.54%	+3.54%	+3.84%	+4.34%	+5.54%	+7.04%	-	3%, 2%
2 Yr Fix	6.19%	6.19%	6.39%	6.74%	7.64%	8.84%	9.64%	3%, 2%
3 Yr Fix	6.09%	6.09%	6.34%	6.89%	7.74%	8.94%	9.74%	3%, 2%, 2%
5 Yr Fix	6.19%	6.19%	6.19%	6.19%	6.70%	6.90%	8.89%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.70%	6.75%	7.04%	7.04%	7.39%	7.59%	9.39%	

Prime Plus

Max LTV Max Gross Loan	60% £10k to £1M	65% £10K to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £10k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+4.14%	+4.14%	+4.14%	+4.44%	+5.74%	+7.14%	-	3%, 2%
2 Yr Fix	6.49%	6.49%	6.49%	6.84%	7.84%	8.94%	9.74%	3%, 2%
3 Yr Fix	6.39%	6.39%	6.39%	6.99%	7.94%	9.04%	9.84%	3%, 2%, 2%
5 Yr Fix	6.24%	6.24%	6.24%	6.24%	6.75%	6.95%	8.99%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.80%	6.85%	7.05%	7.05%	7.49%	7.69%	9.49%	

Prime

Max LTV Max Gross Loan	60% £10k to £1M	65% £10k to £1M	70% £10k to £1M	75% £10k to £1M	80% £10k to £1M	85% £10k to £500K	90% £20K to £100K	Early Redemption Charges
BoE Life Time Tracker	+5.14%	+5.14%	+5.14%	+5.44%	+5.94%	+7.44%	-	3%, 2%
2 Yr Fix	7.79%	7.79%	7.79%	8.14%	9.04%	10.19%	10.69%	3%, 2%
3 Yr Fix	7.69%	7.69%	7.69%	8.04%	8.94%	10.17%	10.67%	3%, 2%, 2%
5 Yr Fix	6.64%	6.64%	6.74%	6.90%	7.05%	7.75%	9.39%	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.30%	7.30%	7.30%	7.54%	7.84%	8.59%	9.89%	

Reversionary Rates: BBR +5.00% < 75% and BBR +5.25% > 75%. Follow the BoE rate at the stated margin.

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

Loan sizes above £500K: ERC plans only

Residential Second Charge Loans

Near Prime

Max LTV **Max Gross Loan**	**60%** £10k to £1M	**65%** £10k to £1M	**70%** £10k to £1M	**75%** £10k to £1M	**80%** £10k to £1M	**85%** £25k to £500K	**90%** £20K to £100K	**Early Redemption Charges**
BoE Life Time Tracker	+5.34%	+5.34%	+5.34%	+5.94%	+7.14%	+8.64%	-	3%, 2%
2 Yr Fix	9.09%	9.09%	9.09%	9.19%	9.94%	11.35%	-	3%, 2%
3 Yr Fix	8.99%	8.99%	8.99%	9.09%	9.84%	11.33%	-	3%, 2%, 2%
5 Yr Fix	7.29%	7.29%	7.29%	7.45%	8.30%	9.20%	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.65%	7.65%	7.65%	8.09%	9.09%	9.84%	-	

Specialist

Max LTV **Max Gross Loan**	**60%** £10k to £1M	**65%** £10K to £1M	**70%** £10k to £1M	**75%** £10k to £1M	**80%** £10k to £1M	**85%** £25k to £500K	**90%** £20K to £100K	**Early Redemption Charges**
BoE Life Time Tracker	+5.54%	+5.54%	+5.54%	+6.04%	+7.24%	-	-	3%, 2%
2 Yr Fix	9.29%	9.29%	9.29%	9.49%	10.24%	-	-	3%, 2%
3 Yr Fix	9.19%	9.19%	9.19%	9.29%	10.04%	-	-	3%, 2%, 2%
5 Yr Fix	7.49%	7.49%	7.49%	7.65%	8.50%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.85%	7.85%	7.85%	8.29%	9.29%	-	-	

Reversionary Rates: BBR +5.00% < 75% and BBR +5.25% > 75%. Follow the BoE rate at the stated margin.

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

Loan sizes above £500K: ERC plans only

Residential Second Charge Loans

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
CCJs	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%
Minimum Income	£15K	£15K
Minimum Valuation	£90K	£150K
LTI	Up to 6x	5x Max
DTI	45%	
Self Employed	2 years accounts required see cirteria guide for details	

Fees

Type	Max		
Product Fee	<£125k-£995	<£500k-£1495	<£1m-£2995
Broker Fee	£5k or 12.5%		
LTV Calculation	Where lender and/or broker fees are added to the loan, these must be included when calculating the LTV. The total borrowing, including fees, cannot exceed the maximum LTV for the selected product.		

Applicant Profile

	Min	Max
Age	18	85
Term	3	30

Complete FS

Your specialist packager distributor

023 8045 6999 (Option 3)

securedloans@complete-fs.co.uk

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