



Residential Mortgage Guide

V.33, Released 13th October 2026

For Approved and Regulated Intermediaries Use Only

Complete^{FS}
Your specialist packager distributor

☎ 023 8045 6999 (Option 1)
✉ resi@complete-fs.co.uk
📍 www.complete-fs.co.uk

Central Trust, Building 2, Axis, Rhodes Way, Watford, Hertfordshire WD24 4YW

Authorised and Regulated by the Financial Conduct Authority under number 739724
Central Trust is a member of the Finance and Leasing Association (FLA) and we adhere to the FLA Lending Code

An overview of criteria

Summary

- We offer residential capital repayment mortgages.
- Broker fees are capped at 12.5% of the net mortgage or £5k max.
- Product fee: £499 (for loans <=£20k) and £999 (for loans >£20k).
- Processing fee: £499.
- Legal fee (applies to all loan amounts unless stated otherwise) :
- **England and Wales**
 - First Charge (<= £100k) - £99
 - First Charge (> £100k) - £399
 - Second Charge - £99
- **Scotland**
 - First & Second Charge - £249
- **Northern Ireland**
 - First Charge (Unencumbered) - £1,599
 - First charge (Re-mortgage) - £1,749
 - Second Charge - £799
- Commission and any broker fee is paid the next working day following completion.
- Commission amount calculated on the net loan (as per your introducer agreement).
- Our loan amounts range from £10k to £250k, with our terms from 3 to 30* years. * Premier plans 25 years max loan term.
- Loans available for various legal purposes, for example, consolidation, home improvements & business.
- Loans are available on variable rates or fixed rates up to 5 years.
- Unlimited overpayments – applicable to Standard plans only.

Applicant Information

- Age: *18 – 80 years old (term must end before 80th birthday).
Premier plan – minimum age is 21 years old.
- Lending into retirement assessed on a case-by-case basis.
- Must be UK national or have indefinite right to reside (min 3yr UK resident).
- Sole applicants acceptable, where a spouse or partner holds no ownership to the property a waiver form may be required.
- ID & verification documents required on all cases (via NIVO/Smart Search/Onfido).
- Proof Of Residency - Current year voter's roll as proof of residency (evidence required if not on VR & fails E-ID).
- Unlimited BTL properties in the background on residential applications (rent from AST to cover mortgage payment or shortfall will be taken into account).

Northern Ireland Specific

- Standard plans only.
- Maximum LTV 70%.
- First charge – minimum net loan £30,000.
- Second charges – minimum net loan £15,000.

Property & Valuation Information

- England, Wales, Scotland & Northern Ireland all accepted (unable to lend in the Isle of Man).
Premier plans available in England & Wales only.
- LTV up to 90%, but with LTV restrictions for Scottish Isles (65%) and Northern Ireland (70%).
- LTV restrictions at 65% for ex-council flats/maisonettes <£150k, freehold flats and properties > £1m.
- Non-traditional construction acceptable where suitable to the area.
- Minimum property value is £75k.
- Premier plan - Hometrack valuations will be conducted automatically on eligible applications, up to a max LTV of 85%:
 - Up to 65% LTV
Minimum 4.0 confidence level
 - Up to 75% LTV
Minimum 5.0 confidence level
 - Up to 85% LTV
Minimum 6.0 confidence level
- Standard plan - Hometrack valuations will be conducted automatically on eligible applications, up to a max loan of £100K and max LTV of 75% subject to confidence score (not acceptable on ex-council flats or maisonettes):
 - Up to 65% LTV, with a net mortgage up to £50k
Minimum 4.0 confidence level
 - Up to 65% LTV, with net mortgage over £50k and up to £100k
Minimum 5.0 confidence level
 - Up to 75% LTV, with a net mortgage up to £50k
Minimum 5.0 confidence level
 - Up to 75% LTV, with a net mortgage over £50k and up to £100k
Minimum 6.0 confidence level
- See full criteria for when a drive-by or full valuation is required

Acceptable Income

- Standard One and Standard Five – min income £40k (joint min income £50k).
- Standard Two – min income £30k (joint min income £40k).
- Standard Three and Standard Four – min income (sole & joint) £22.5k.
- Employed, self employed, contractors, agency workers, zero hours contract, most benefits, maintenance and pensions all accepted as income (JSA is not acceptable).
- Overtime, bonus and commission used (to a max of 50% of basic income, subject to criteria).
- No minimum time in employment, 12 months for self employed.
- EIV (Electronic Income Verification) accepted on employed applicants (subject to meeting criteria).



Referrals welcomed by phone/email

The support we offer begins when your sales start.
Scan and email documents for review and guidance.



Same day turnaround

Application received before 13:00,
response before 19:00



Extended opening hours

08.00 to 19.00 Monday to Thursday
08.00 to 18.00 Friday



Fast commission payments

Your commission is paid the next working day
after completion.

Residential First Charge Standard Mortgages



	Standard One	Standard Two	Standard Three	Standard Four
Mortgage size (net)*	£20,000 to £250,000	£10,000 to £150,000	£10,000 to £100,000	£10,000 to £75,000
Max LTV (gross)*	75%	80%	80%	70%
Variable rate	9.44%	9.60%	10.17%	10.32%
2 year fixed rate	9.65%	9.80%	10.34%	10.49%
3 year fixed rate	9.73%	9.88%	10.42%	10.57%
5 year fixed rate	9.76%	9.91%	10.45%	10.60%
5 year fixed rate (No ERC)	10.26%	10.41%	10.95%	11.10%
Product fee *	£999	£499 (<£20k net) £999 (>= £20k net)	£499 (<£20k net) £999 (>= £20k net)	£499 (<£20k net) £999 (>= £20k net)
Processing fee	£499	£499	£499	£499
Max status points	0	0	2	4
Equifax NAV score	Yes	Yes	No	No

Applicable to Residential
<ul style="list-style-type: none">3 to 30 year term.Capital and repayment mortgages only.First Charges - unencumbered properties & Re-mortgage applications (Copy of BINs required).2% Commission paid next working day following completion - calculated on net mortgage.Max 12.5% broker fees (£5,000 max) - calculated on net mortgage.Waivers N/A if under 50% LTV.No minimum time in current employment.Minimum 12 months self-employment.Available England, Wales, Scotland and Northern Ireland.
* See additional details for Northern Ireland (page 2)

Status Units
<ul style="list-style-type: none">1 unit per mortgage/secured loan arrear in last 12 months. Must miss a full calendar month, ignore part months arrears. Refer if paid within 7 days over the end of a month. Standard four - maximum of 2 mortgage / secured loan arrears permitted UNLESS last 6 months' payments made in full.1 unit per default (no max £) Ignore: <£300, <£3k satisfied, and all >12 months old.1 unit per CCJ (no max £) Ignore: <£300, <£3k satisfied, and all >12 months old.1 unit per credit card/unsecured loan/utility currently 3 or more down. Ignore: Accounts <£300 and 3 or more down & accounts that are currently 2 or fewer payments down, irrelevant of the previous account conduct.Ignore mail order and comms for adverse. Except 'Communication Supplier Loans' which are treated as unsecured loans.Ignore discharged bankrupts > 3 years old (providing no monies outstanding and no property interest).Ignore IVAs (Note: Must be up to date, satisfactory conduct for last 12 months and being settled with loan) – refer if taken out in last 2 years.No historic bankruptcies, current or historic IVAs/Trust Deeds, or active DMPs on Standard One or Standard Two..Explanations for adverse credit conduct are required at submission.

ERC's	Year 1	Year 2	Year 3	Year 4	Year 5
Variable rate	0%	0%	0%	0%	0%
2 year fixed rate	2%	1%	0%	0%	0%
3 year fixed rate	3%	2%	1%	0%	0%
5 year fixed rate	5%	4%	3%	2%	1%
All plans - £150 discharge fee					

Our fixed rate ERC's are calculated on the original net mortgage borrowed.

Fixed rate reverts to plan specific variable rate after fixed period.

Residential Second Charge Premier Mortgages



	Premier One	Premier Two	Premier Three	Premier Four
Mortgage size (net)*	£10,000 to £250,000	£10,000 to £250,000	£10,000 to £100,000	£10,000 to £100,000
Max LTV (gross)*	65%	75%	85%	75%
Variable rate ⁺	6.69% ⁺	7.49% ⁺	8.39% ⁺	8.39% ⁺
2 year fixed rate	7.64%	8.44%	9.34%	9.34%
3 year fixed rate	7.64%	8.44%	9.34%	9.34%
5 year fixed rate	7.64%	8.44%	9.34%	9.34%
Product fee *	£999	£499 (<£20k net) £999 (>= £20k net)	£499 (<£20k net) £999 (>= £20k net)	£499 (<£20k net) £999 (>= £20k net)
Processing fee	£499	£499	£499	£499
Mortgage/Secured Arrears	0	0	0	1*
Equifax NAV score	Yes	Yes	Yes	Yes

Status Units

- * 1 unit per mortgage/secured loan arrear in last 12 months. Must miss a full calendar month, ignore part months arrears. Refer if paid within 7 days over the end of a month. Premier Four - maximum of 1 mortgage / secured loan arrears permitted. Last 6 months' payments MUST be made in full.
- Ignore Defaults.
- Ignore Unsecured arrears.
- CCJ -Premier One / Two / Three. No unsatisfied CCJ >£100 & no satisfied CCJ's >£500 in last 3 years.
- CCJ – Premier Four. No satisfied or unsatisfied CCJ > £1,250.
- CCJ - Combined number of satisfied & unsatisfied CCJ's permitted: 1.
- Bankruptcies & IVA – Premier One / Two / Three: Not available if IVA or discharged bankrupt started within the last 6 years.
- Bankruptcies & IVA – Premier Four: Not available if IVA or discharged bankrupt started within the last 2 years.

Applicable to Residential

- 3 to 25 year term.
- Capital and repayment mortgages only.
- 2% Commission paid next working day following completion - calculated on net mortgage.
- Max 12.5% broker fees (£5,000 max) - calculated on net mortgage.
- No minimum time in current employment.
- Minimum 12 months self-employment.
- Available in England & Wales only.
- Full Internal & Hometrack valuations available on LTV's >=75%.
- Drive-by valuations available on LTV's <75% (Drive-by valuations not acceptable if non-standard construction).
- Over payments (lump sum) subject to ERC's.

ERC's	Year 1	Year 2	Year 3	Year 4	Year 5
Variable rate	0%	0%	0%	0%	0%
2 year fixed rate	2%	1%	0%	0%	0%
3 year fixed rate	3%	2%	1%	0%	0%
5 year fixed rate	5%	4%	3%	2%	1%

All plans - £150 discharge fee

Fixed rate reverts to the following plan specific variable rate after fixed period.

Premier One : 6.69%⁺
Premier Two : 7.49%⁺
Premier Three : 8.39%⁺
Premier Four : 8.39%⁺

These rates will be updated to reflect any changes to the Bank of England Base Rate.

Variable rate⁺ - This loan is not a tracker product, and the interest rate for it does not track any external rate. Although changes in interest rates generally (for example a change in the Bank of England Base Rate) might affect the lenders costs of funds, which would mean that the lender could increase the interest rate for the loan.

Residential Second Charge Standard Mortgages



	Standard One	Standard Two	Standard Three	Standard Four	Standard Five	Applicable to Residential
Mortgage size (net)*	£20,000 to £250,000	£10,000 to £150,000	£10,000 to £100,000	£10,000 to £75,000	£10,000 to £50,000	<ul style="list-style-type: none">3 to 30 year term.Capital and repayment mortgages only.2% Commission paid next working day following completion - calculated on net mortgage.Max 12.5% broker fees (£5,000 max) - calculated on net mortgage.No minimum time in current employment.Minimum 12 months self-employment.Available England, Wales, Scotland and Northern Ireland. <p>* See additional details for Northern Ireland (page 2)</p>
Max LTV (gross)*	75%	80%	80%	70%	90%	
Variable rate	9.69%	9.85%	10.32%	10.47%	10.63%	
2 year fixed rate	9.90%	10.05%	10.49%	10.64%	10.78%	
3 year fixed rate	9.98%	10.13%	10.57%	10.72%	10.86%	
5 year fixed rate	10.01%	10.16%	10.60%	10.75%	10.89%	
5 year fixed rate (No ERC)	10.51%	10.66%	11.10%	11.25%	11.39%	
Product fee *	£999	£499 (<£20k net) £999 (>= £20k net)	£499 (<£20k net) £999 (>= £20k net)	£499 (<£20k net) £999 (>= £20k net)	£499 (<£20k net) £999 (>= £20k net)	
Processing fee	£499	£499	£499	£499	£499	
Max status points	0	0	2	4	0	
Equifax NAV score	Yes	Yes	No	No	Yes	

Status Units
<ul style="list-style-type: none">1 unit per mortgage/secured loan arrear in last 12 months. Must miss a full calendar month, ignore part months arrears. Refer if paid within 7 days over the end of a month. standard four - maximum of 2 mortgage / secured loan arrears permitted UNLESS last 6 months' payments made in full.1 unit per default (no max £) Ignore: <£300, <£3k satisfied, and all >12 months old.1 unit per CCJ (no max £) Ignore: <£300, <£3k satisfied, and all >12 months old.1 unit per credit card/unsecured loan/utility currently 3 or more down. Ignore: Accounts <£300 and 3 or more down & accounts that are currently 2 or fewer payments down, irrelevant of the previous account conduct.Ignore mail order and comms for adverse. Except 'Communication Supplier Loans' which are treated as unsecured loans.Ignore discharged bankrupts > 3 years old (providing no monies outstanding and no property interest).Ignore IVAs (Note: Must be up to date, satisfactory conduct for last 12 months and being settled with loan) – refer if taken out in last 2 years.No historic bankruptcies, current or historic IVAs/Trust Deeds, or active DMPs on Standard One, Standard Two or Standard Five.Explanations for adverse credit conduct are required at submission.

ERC's	Year 1	Year 2	Year 3	Year 4	Year 5
Variable rate	0%	0%	0%	0%	0%
2 year fixed rate	2%	1%	0%	0%	0%
3 year fixed rate	3%	2%	1%	0%	0%
5 year fixed rate	5%	4%	3%	2%	1%
All plans - £150 discharge fee					

Our fixed rate ERC's are calculated on the original net mortgage borrowed.

Fixed rate reverts to plan specific variable rate after fixed period.