

# Residential Mortgage products

Supporting brokers and their customers with specialist lending solutions is what we are about. Take a look at our residential mortgage products to see how we can help your customers.



## Key features:

- ▶ Up to **75% LTV**
- ▶ Available in **England, Wales and Scotland**
- ▶ Available for **employed and self-employed** plus customers with **less than perfect credit profiles**
- ▶ Available for purchase and remortgages
- ▶ Available to first time buyers

Acceptable adverse	Defaults	0 in 24 months
	CCJs	0 in 24 months
	Missed mortgage/secured loan arrears	0 in 12 months, 1 in 36 months (worst status)
	Unsecured arrears	Not counted but may affect customer's credit score

LTV	Product type	Rate	Product fee	Reversion rate	Loan size	ERC	Product code
75%	2 year Fixed	3.49%	£995	BBR + 4.90%	Minimum loan: £25,001	4% in year 1, 3% in year 2	CAT63
	5 year Fixed	3.59%			Maximum loan: £1m to 70% £750k to 75%	4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	CAT64

Is your customer a first time buyer looking to get on the property ladder? [Click here](#) to see our Help to Buy mortgage products.

## Our website has all the tools you need to submit an application:



Residential calculator



Residential submission guide



Residential application checklist



Instant DIP decisions



Online Criteria Guide available

## Stamp Duty

Remember with the current stamp duty holiday on properties up to £500,000, your customer could save thousands.

Get in touch

Contact your local BDM  
0800 116 4385  
[precisemortgages.co.uk](http://precisemortgages.co.uk)



Correct as of: 17.07.2020. Bank of England Base Rate (BBR) 0.1%.

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