Winter Warmers

New limited edition Help to Buy products

We're excited to launch NEW Winter Warmers limited edition Help to Buy products.

Reduced rates for customers with **historic adverse** and **reintroduction of tier 4 products** to help customers with wider adverse **including recent CCJs**, **defaults** and **secured arrears**.

Tier 2

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
Debt Management Plans (DMPs)	Allowed if satisfied over 36 months ago

LTV	Product type	Rate	Product fee	Product features	Reversion rate	Loan size	ERC	Product code
75%	2 year fixed	**3.69%**	£995	**Refund of valuation** fee (max £630)	BBR + 4.70%	Min loan: £25,001 Max loan: £450,000	4% in year 1, 3% in year 2	HBB35
	5 year fixed	**3.79%**					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	HBB36

Tier 4

Acceptable adverse

Defaults	2 in 24 (max £1500 in 12 months, unlimited thereafter)
CCJs	1 in 24 (max £1000 in 12 months, or £2500 in 24 months)
Missed mortgage/secured loan arrears	1 in 12 months, 3 in 36 months (worst status)
Unsecured arrears	Not counted but may affect customer's credit score
Debt Management Plans (DMPs)	Active DMPs and DMPs satisfied less than 36 months accepted

LTV	Product type	Rate	Product fee	Product features	Reversion rate	Loan size	ERC	Product code
75%	2 year fixed	**4.09%**	£995	**Refund of valuation** fee (max £630)	BBR + 4.70%	Min loan: £25,001 Max loan: £450,000	4% in year 1, 3% in year 2	HBB37
	5 year fixed	**4.14%**					4% in years 1 and 2, 3% in years 3 and 4, 2% in year 5	HBB38

Contact your local BDM
0800 116 4385
precisemortgages.co.uk

Precise Mortgages

Correct as of: 16.12.2021. Bank of England Base Rate (BBR) 0.25%.

FOR INTERMEDIARIES ONLY

04-PM-02-06 (1.2)