

# Residential Limited Editions

September 2019



|   |     | DMP: 2 Year Fixed |          | DMP: 5 Year Fixed       |          | 2 Year Fixed |          |              |          | 5 Year Fixed            |          |              |          | Reversion Rates (Libor +) | CCJs/Defaults                              | Mortgages/ Secured Arrears                              |
|---|-----|-------------------|----------|-------------------------|----------|--------------|----------|--------------|----------|-------------------------|----------|--------------|----------|---------------------------|--|---|
|   | LTV | Initial Rate      | Comp Fee | Initial Rate            | Comp Fee | Initial Rate | Comp Fee | Initial Rate | Comp Fee | Initial Rate            | Comp Fee | Initial Rate | Comp Fee |                           |  |   |
| pepper24  | 70% |                   |          |                         |          |              |          |              |          | 3.62%                   |          | 3.92%        |          | 4.45%                     | 0 in 24 months                             | 0 in 24 months<br>(No arrears balance in last 6 months) |
|   | 75% | 3.63%             |          | 3.98%                   |          |              |          |              |          | 3.72%                   |          | 4.02%        |          | 4.60%                     |  |   |
|   | 80% | 3.93%             | £1,295   | 4.38%                   | £1,295   |              |          |              |          | 3.93%                   |          | 4.23%        |          | 4.85%                     |  |   |
|   | 85% | 4.23%             |          | 4.68%                   |          |              |          |              |          | 4.23%                   |          | 4.49%        |          | 5.10%                     |  |   |
| pepper18  | 70% |                   |          |                         |          | 3.56%        |          | 3.79%        |          | 3.98%                   |          | 4.28%        |          | 4.75%                     | 0 in 18 months                             | 0 in 18 months<br>(No arrears balance in last 6 months) |
|   | 75% | 3.74%             |          | 4.33%                   |          | 3.68%        |          | 3.94%        |          | 4.18%                   |          | 4.48%        |          | 4.90%                     |  |   |
|   | 80% | 4.03%             | £1,295   | 4.63%                   | £1,295   | 3.91%        |          | 4.30%        |          | 4.43%                   | £995     | 4.73%        | £0       | 5.15%                     |  |   |
|   | 85% | 4.43%             |          | 4.83%                   |          | 4.33%        |          | 4.70%        |          | 4.73%                   |          | 5.03%        |          | 5.40%                     |  |   |
| pepper12  | 70% |                   |          |                         |          | 3.59%        | £995     | 3.88%        | £0       | 4.02%                   |          | 4.32%        |          | 5.05%                     | 0 in 12 months                             | 0 in 12 months<br>(No arrears balance in last 6 months) |
|   | 75% | 4.08%             |          | 4.68%                   |          | 3.73%        |          | 4.03%        |          | 4.32%                   |          | 4.62%        |          | 5.30%                     |  |   |
|   | 80% | 4.58%             | £1,295   | 5.08%                   | £1,295   | 3.96%        |          | 4.36%        |          | 4.48%                   |          | 4.78%        |          | 5.55%                     |  |   |
| pepper6   | 70% |                   |          |                         |          | 3.93%        |          | 4.39%        |          | 4.33%                   |          | 4.63%        |          | 5.05%                     | 0 in 6 months<br>(max 2 in months 7 to 12) | 0 in 12 months<br>(No arrears balance in last 6 months) |
|   | 75% |                   |          |                         |          | 4.08%        |          | 4.54%        |          | 4.63%                   |          | 4.93%        |          | 5.30%                     |  |   |
|   |     | ERC: 3%, 2%       |          | ERC: 4%, 4%, 3%, 3%, 2% |          | ERC: 3%, 2%  |          |              |          | ERC: 4%, 4%, 3%, 3%, 2% |          |              |          | LIBOR = 0.79%             |  |   |
| Effective for all new business from 16 September 2019 |     |                   |          |                         |          |              |          |              |          |                         |          |              |          |                           |  |   |

## Key Criteria

| Credit Criteria           |   | Applicant              |  | Loan Size   |  | Property Value |          |
|---------------------------|---|------------------------|--|---|--|----------------|----------|
| <b>Unsecured Arrears:</b> | Fixed term - None in the last 6 months<br>Revolving credit - Missed payments considered | <b>Age:</b>            | Min 21 years;<br>Max 75 years (at end of term) | <b>Min:</b>   | £25,001                                      | <b>Min:</b>    | £70,000  |
| <b>Bankruptcy/IVA:</b>    | Discharged > 6 years ago  | <b>Min Income:</b>     | £18,000 per application                        | <b>Max:</b>   | £750,000 up to 85% LTV;<br>£1m up to 75% LTV |                |          |
| <b>Repossessions:</b>     | None in last 6 years  | <b>Max Applicants:</b> | 2  | <b>Repayment</b>  |  | <b>Term</b>    |          |
|                           |   |                        |  | Capital & interest. Interest only to 60% LTV, supported by an acceptable repayment strategy |  | <b>Min:</b>    | 5 years  |
|                           |   |                        |  |   |  | <b>Max:</b>    | 35 years |