

## TMA Exclusive Mortgage Products Update

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With effect from **Tuesday 11<sup>th</sup> December**, Leeds Building Society is launching the following products:

### Industry Recognition

- Winners of What Mortgage's 2016, 2017 and 2018 'Best Shared Ownership Mortgage Lender' award.

### Did You Know?

- ✓ HMOs are acceptable for both standard and portfolio Buy to Let applications.
- ✓ Our residential fixed rate mortgages allow porting, meaning that customers can have the certainty of a fixed rate with the flexibility to move home (subject to acceptance criteria at application).



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## Shared Ownership

### Semi-Exclusive Shared Ownership 2 Year Fixed Rates up to and including 31<sup>st</sup> January 2021 – No Fee

- 10% penalty free capital over-repayments permitted each year.
  - Tapered early repayment charges, 2 Year – 3/2% until 31/01/2021
  - Initial fixed period followed by a 1% SVR discount (currently 4.69%) until 31<sup>st</sup> January 2024.
  - This product is available for both purchase and remortgage applications.
  - Available between 25-75% LTV.
  - These products are available for purchase and remortgage applications.
  - These products are not portable and not available in Scotland.
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Rate %	Borrowers Share %	Free Standard Valuation	Fees Assisted Legal for Remortgages	Product Fee	Cashback	Min. Loan	Max.
2.49	85	Y	N	£0	£0	None	£500
2.68	90						

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