

NEW Rates starting from 2.89%

- ▶ CCJs, defaults and secured/unsecured arrears accepted
- ▶ DMPs satisfied over 36 months ago accepted
- ▶ Self-employed considered with only 1 year's figures
- ▶ First time buyers considered with no product restrictions

Acceptable adverse

Defaults	0 in 24 months
CCJs	0 in 24 months
Missed mortgage/secured loan/rent 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

Tier 1	LTV	Product type	Rate	Product fee	ERC	Product features	Reversion rate	Product code
	75%	2 year Fixed	2.89%	£995	4% in year 1, 3% in year 2	Available for purchase and remortgage	BBR + 4.75%	RXB61

Tier 2	LTV	Product type	Rate	Product fee	ERC	Product features	Reversion rate	Product code
	75%	2 year Fixed	3.14%	£995	4% in year 1, 3% in year 2	Available for purchase and remortgage	BBR + 4.75%	RXB62

Acceptable adverse

Defaults	2 in 24 months (max £1,500 in 12 months, unlimited thereafter)
CCJs	1 in 24 months (max £1,000 in 12 months, or £2,500 in 24 months)
Missed mortgage/secured loan/rent 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)	Allowed if satisfied over 36 months ago

Tier 3	LTV	Product type	Rate	Product fee	ERC	Product features	Reversion rate	Product code
	75%	2 year Fixed	3.49%	£995	4% in year 1, 3% in year 2	Available for purchase and remortgage	BBR + 5.10%	RXB63

Tier 4	LTV	Product type	Rate	Product fee	ERC	Product features	Reversion rate	Product code
	75%	2 year Fixed	3.64%	£995	4% in year 1, 3% in year 2	Available for purchase and remortgage	BBR + 5.10%	RXB64

Please refer to our core Residential Mortgage criteria guide for further information.

Get in touch

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



Correct as of: 08.10.2019. Bank of England Base Rate (BBR): 0.75%

**FOR INTERMEDIARY
USE ONLY.**

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Firm Reference Number 494549). Registered in England and Wales (company number 06749498). Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD.

02603 (17)