

# 3.79% 2 year Fixed rate at 80% LTV

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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



Our online residential calculator is there to help you understand how much your customers could borrow based on their individual circumstances.

**Don't forget our 24/7 online application system allows you to get a decision in principle in minutes and only leaves a soft footprint.**

## Tier 3 - 80% LTV

Acceptable adverse	<b>Defaults</b>	2 in 24 months (max £1,500 in 12 months, unlimited thereafter)
	<b>CCJs</b>	1 in 24 months (max £1,000 in 12 months, or £2,500 in 24 months)
	<b>Missed mortgage/secured loan arrears</b>	1 in 12 months, 3 in 36 months (worst status)
	<b>Unsecured arrears</b>	Not counted but may affect customer's credit score
	<b>Debt Management Plans (DMPs)</b>	Allowed if satisfied over 36 months ago

LTV	Product type	Rate	Product fee	ERC	Reversion rate	Product code
80%	2 year Fixed	3.79%	£995	4% in year 1, 3% in year 2	BBR + 5.20%	RXB65

Please refer to our criteria guide and product guide for further information.

Get in touch

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



**Precise**  
Mortgages

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

**FOR INTERMEDIARY  
USE ONLY.**

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