

Term	RESIDENTIAL				RESIDENTIAL - LARGE LOAN				JOINT BORROWER SOLE PROPRIETOR			
	2 Year Discount		3 Year Discount		2 Year Discount		3 Year Discount		2 Year Discount variable		3 Year Discount variable	
Initial Variable/Fixed Rate Repayment/Interest-Only	1.99%	2.49%	2.29%	2.69%	1.99%	2.49%	2.29%	2.69%	2.85%	3.35%	2.85%	3.35%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%		4.19%	
Available for	Purchase, Re-Mortgage, Release of Equity											
Repayment Type	Repayment, Interest-Only, Part & Part											
Min/Max mortgage	£75,000 - £1,000,000				£1,000,001 - £2,000,000				£75,000 - £1,000,000			
Max Term Repayment	35 years											
Max Term Interest-Only/Part & Part	35 years											
Max LTV Repayment	80%											
Max LTV Interest-Only/Part & Part	75%											
Arrangement fee	£800				£3,000				£999			
Application/Booking fee					£100				£100 (Refunded upon completion)			
ERCs	2%	None	2%	None	2%	None	2%	None	2%	None	2%	None

Term	LATER LIFE LENDING			
	2 Year Discount		3 Year Discount	
Initial Variable Rate Repayment/Interest-Only	2.49%	2.99%	2.49%	2.99%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%
Available for	Purchase, Re-Mortgage, Release of Equity			
Repayment Type	Repayment, Interest-Only, Part & Part			
Min/Max mortgage	£75,000 - £3,500,000			
Max Term Repayment	35 years			
Max Term Interest-Only/Part & Part	35 years			
Max LTV Repayment - Lending <b>into</b> Retirement	75%			
Max LTV Interest-Only/Part & Part Lending <b>into</b> Retirement	70%			
Max LTV Repayment - Lending <b>in</b> Retirement	70%			
Max LTV Interest-Only/Part & Part Lending <b>in</b> Retirement	70%			
Arrangement fee	By arrangement (Minimum £1,000)			
Application/Booking fee	£100 (Refunded upon completion)			
ERCs	2%	None	2%	None

\*Refer to Society Lending Criteria Guidelines or contact our BDMs

Ask for a personalised illustration from one of our Business Development Managers

**Jean Errington**

Mobile: 07483 310314 • Tel: 01582 463133 • Email: jerrington@harpendenbs.co.uk

**Graeme Aitken**

Mobile: 07483 310334 • Tel: 01582 463133 • Email: gaitken@harpendenbs.co.uk

Head Office: Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire AL5 4HU

Tel: 01582 463133 Email: brokers@harpendenbs.co.uk

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	STANDARD SELF-BUILD		PREMIUM SELF-BUILD		DEVELOPMENT
Max Term	3 Years		3 Years		3 years
Variable/Fixed Rate Interest-Only	3.69%	4.19%	3.69%	4.19%	6.19%
Available for	Purchase, Re-mortgage and Release of Equity on: New Builds, Conversions, Knock-Downs and Re-Builds and Refurbishments				
Repayment Type	Interest-Only				
Min/Max mortgage	£75,000 - £999,999	£1,000,000 - £2,000,000	£75,000 - £999,999	£1,000,000 - £2,000,000	£75,000 - £2,000,000
Max LTV Interest-Only	65%		75%*		65%
Arrangement fee	By arrangement (Minimum £1,000)				
Application/Booking fee	£300 (Refunded upon completion)			£100 (Refunded upon completion)	
ERCs	None				

	BTL/CBTL				HOLIDAY LET/HOLIDAY HOME/SECOND HOME		
Term	2 Year Discount		3 Year Discount		2 Year Discount		2 Year Discount - L&G Exclusive
Initial Variable Rate Repayment/ Interest-Only	2.69%	3.19%	2.69%	3.19%	2.69%	3.19%	2.59%
Followed by our variable reversion rate	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%	4.19%
Available for	Purchase, Re-Mortgage, Release of Equity				Purchase, Re-Mortgage, Release of Equity		Purchase, Re-Mortgage, Release of Equity
Repayment Type	Repayment, Interest-Only, Part & Part				Repayment, Interest-Only, Part & Part		Repayment, Interest-Only, Part & Part
Min/Max mortgage	£75,000 - £2,000,000				£75,000 - £2,000,000		£75,000 - £2,000,000
Max Term Repayment	25 years				25 years		25 years
Max Term Interest-Only/Part & Part	25 years				25 years		25 years
Max LTV Repayment	75%				80%		80%
Max LTV Interest-Only/Part & Part	70%				75%		75%
Arrangement fee	By arrangement (Minimum £1,000)				£800		£800
Application/Booking fee	£100 (Refunded upon completion)				£100		£100
ERCs	2%	None	2%	None	2%	None	2%

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