

# Residential product range.

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Credit Status	Mortgage Arrears	None in last 12 months			
	CCJs / Defaults	None in last 36 months			
	Bankruptcy Order / IVA	None			
Maximum LTV		<b>65%</b>	<b>75%</b>	<b>80%</b>	
<b>1 year discount</b>	Initial rate	<b>4.68%</b>	<b>5.18%</b>	<b>5.68%</b>	
	Completion fee*	£1,499			
<b>2 year discount Limited Edition</b>	Initial rate	<b>3.48%</b>			
	Completion fee*	£999			
<b>2 year fixed</b>	Initial rate	<b>4.48%</b>	<b>4.98%</b>	<b>4.98%</b>	
	Completion fee*	£1,499		£1,999	
<b>3 year fixed</b>	Initial rate	<b>4.78%</b>	<b>5.28%</b>	<b>5.78%</b>	
	Completion fee*	£999			
<b>5 year fixed</b>	Initial rate	<b>4.98%</b>	<b>5.48%</b>	<b>5.98%</b>	
	Completion fee*	£999			
Reversion rate		4.98% AMR+ 0.00%	5.48% AMR+ 0.50%	5.73% AMR+ 0.75%	
<b>Term variable rate</b>	Initial rate	<b>4.28%</b> AMR- 0.70%	<b>4.78%</b> AMR- 0.20%	<b>5.28%</b> AMR+ 0.30%	
	Completion fee*	£999			
Aldermore Managed Rate (AMR)	4.98%				
Broker fee (all products)	0.40%				
Early repayment charges	Year 1	Year 2	Year 3	Year 4	Year 5
1 year discount	5%				
2 year discount	5%	4%			
2 year fixed	5%	4%			
3 year fixed	5%	4%	3%		
5 year fixed	5%	4%	3%	2%	2%
Term variable rate	3%	2%	1%		
Overpayments of up to £5,000 can be made in any 12 month period without incurring an early repayment charge.					
<b>Valuation fees</b>					
<b>Property value</b>		<b>Standard valuation fee</b>			
£75,000 - £100,000		£220.00			
£100,001 - £200,000		£290.00			
£200,001 - £300,000		£360.00			
£300,001 - £400,000		£430.00			
£400,001 - £500,000		£480.00			
£500,001 - £700,000		£600.00			
£700,001 - £1,000,000		£740.00			
£1,000,001 plus		£980.00			
Where a more detailed report is required, the Valuer will collect the additional fee direct from the applicants. The valuation fee is not refundable once the valuation has been carried out.					
*Completion fees will be deducted from the advance on completion and cannot be added to the loan.					

## Free legal fees for remortgages available on ALL products

### Residential criteria

#### Purpose

Purchase or Remortgage

#### Repayment Types

Repayment  
Interest only

#### Term

Minimum 10 years  
Maximum 35 years

#### Loan Size

Minimum loan £25,000  
Maximum loan £600,000 to 75% LTV, £400,000 to 80% LTV

Note: Aldermore will require legal representation on loans above £400,000 through its nominated Solicitor at a cost of £300 + VAT. This fee covers the cost of the conveyance and does not include disbursements. Applicants can choose to use the same Solicitor and benefit from competitive conveyancing costs, or take independent legal advice.

#### Existing Mortgage

Proof of conduct required for all mortgages

#### Maximum Applicants

2

#### Minimum Age

21 years (first time buyer 25 years)

#### Maximum Age

70 years at end of mortgage term (*The maximum mortgage term cannot extend beyond the stated retirement date.*)

#### Employment/Self Employment

Employed – minimum 12 months history (*last 3 in the same occupation*)  
Self employed – minimum trading period 2 years

#### Income Verification

Employed – P60 and last 3 months payslips (*or employers reference*)  
Self Employed – SA302 or certified accounts covering the last 2 years

#### Income

Minimum income £10,000  
Affordability-based income calculation

#### Property

Located in England or Wales  
Minimum valuation £75,000  
Freehold or leasehold (*with 60 years unexpired at completion and 40 years at end of mortgage term*)  
New build and newly converted flats, freehold flats and Ex Local Authority flats are not accepted  
Non-standard construction are not accepted

Credit Status	Mortgage Arrears	None			
	CCJs / Defaults	None			
	Bankruptcy Order / IVA	None			
Maximum LTV		<b>65%</b>	<b>75%</b>		
<b>2 year discount</b>	Initial rate	<b>4.98%</b>	<b>5.68%</b>		
	Completion fee*	2.00%			
<b>2 year fixed</b>	Initial rate	<b>5.68%</b>	<b>5.88%</b>		
	Completion fee*	2.50%			
<b>3 year fixed</b>	Initial rate	<b>5.68%</b>	<b>5.88%</b>		
	Completion fee*	2.00%			
<b>5 year fixed</b>	Initial rate	<b>5.68%</b>	<b>5.88%</b>		
	Completion fee*	£1,999			
Reversion rate		5.48% AMR+ 0.50%	5.98% AMR+ 1.00%		
<b>Term variable rate</b>	Initial rate	<b>4.98%</b> AMR+ 0.00%	<b>5.28%</b> AMR+ 0.30%		
	Completion fee*	2.00%			
Aldermore Managed Rate (AMR)	4.98%				
Broker fee (all products)	0.40%				
Early repayment charges	Year 1	Year 2	Year 3	Year 4	Year 5
2 year discount	5%	4%			
2 year fixed	5%	4%			
3 year fixed	5%	4%	3%		
5 year fixed	5%	4%	3%	2%	2%
Term variable rate	3%	2%	1%		
Overpayments of up to £5,000 can be made in any 12 month period without incurring an early repayment charge.					
<b>Valuation fees</b>					
Property value		Standard valuation fee			
£75,000 - £100,000		£220.00			
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£500,001 - £700,000		£600.00			
£700,001 - £1,000,000		£740.00			
£1,000,001 plus		£980.00			
Where a more detailed report is required, the Valuer will collect the additional fee direct from the applicants. The valuation fee is not refundable once the valuation has been carried out.					
*Completion fees will be deducted from the advance on completion and cannot be added to the loan.					

## Free legal fees for remortgages available on ALL products

### Buy to Let criteria

#### Purpose

Purchase or Remortgage

#### Repayment Types

Repayment  
Interest only

#### Term

Minimum 10 years  
Maximum 35 years

#### Loan Size

Minimum loan £25,000  
Maximum loan £600,000 to 75% LTV

Note: Aldermore will require legal representation on loans above £400,000 through its nominated Solicitor at a cost of £300 + VAT. This fee covers the cost of the conveyance and does not include disbursements. Applicants can choose to use the same Solicitor and benefit from competitive conveyancing costs, or take independent legal advice.

#### Existing Mortgage

Proof of conduct required for all mortgages

#### Maximum Applicants

2

#### Minimum Age

21 years

#### Maximum Age

75 years at end of mortgage term

#### Income

No minimum

#### Rental Calculation

Rental coverage 125% at the product pay rate or reversion rate (whichever is higher)

#### Letting Experience and Maximum Exposure

Applicants must own at least 1 existing Buy to Let property

Maximum 3 Buy to Let properties with Aldermore Mortgages (plus 1 residential property), subject to a maximum total exposure of £1m

#### Property

Located in England or Wales

Minimum valuation £75,000

Freehold or leasehold (with 60 years unexpired at completion and 40 years at end of mortgage term)

New build and newly converted flats, freehold flats and Ex Local Authority flats are not accepted

Non-standard construction are not accepted

Assured Shorthold Tenancy (AST) required, for a maximum of 1 year

Property cannot be occupied by family members