

BM Solutions Products Listing

Rate	Type	Term type	Product notes	Early Repayment Charges	RTI (see p2)	Arr. Fee
4.10 %	BBR + 3.60. Discounted	2 year term.	ECG, Max 60% LTV	3.00% of the amount being repaid for the first 2 years.	125% at 4.10%.	3% added to loan.
4.99 %	BBR + 4.49. Discounted	3 year term.	FDQ, Max 75% LTV, FURTHER ADVANCES ONLY. EXISTING FLEXIBLE PRODUCTS ONLY.	3.00% of the amount being repaid for the first 3 years.	125% at 4.99%.	Nil
4.35 %	BBR + 3.85. Discounted	1 year term.	ECO, Max 75% LTV	3.00% of the amount being repaid for the first year.	125% at 4.35%.	3% added to loan.
4.70 %	BBR + 4.20. Discounted	2 year term.	ECU, Max 75% LTV	3.00% of the amount being repaid for the first 2 years.	125% at 4.70%.	3% added to loan.
5.40 %	BBR + 4.90. Discounted	2 year term.	ECR, Max 75% LTV	3.00% of the amount being repaid for the first 2 years.	125% at 5.40%.	1.5% added to loan.
5.85 %	BBR + 5.35. Discounted	1 year term.	ECP, Max 75% LTV	3.00% of the amount being repaid for the first year.	125% at 5.85%.	1.5% added to loan.
5.55 %	Fixed	2 year period to 01/12/2011	REMTG, ECW, Max 75% LTV, Refund of val, Refund of standard valuation, £490 max. £250 Cashback. PMS EXCLUSIVE	3.00% of the amount being repaid until 01/12/2011.	125% at 5.55%.	2.5% added to loan.
5.79 %	Fixed	2 year period to 01/12/2011	ECX, Max 75% LTV, Refund of val, Refund of standard valuation, £490 max. £250 Cashback. PMS EXCLUSIVE	3.00% of the amount being repaid until 01/12/2011.	125% at 5.79%.	£2,499 added to loan.
5.40 %	Fixed	2 year period to 01/04/2012	EDA, Max 75% LTV	3.00% of the amount being repaid until 01/04/2012.	125% at 5.40%.	2.5% added to loan.
5.90 %	Fixed	2 year period to 01/04/2012	EDB, Max 75% LTV	3.00% of the amount being repaid until 01/04/2012.	125% at 5.90%.	1.5% added to loan.
5.95 %	Fixed	3 year period to 01/04/2013	EDC, Max 75% LTV	3.00% of the amount being repaid until 01/04/2013.	125% at 5.95%.	2.5% added to loan.
6.10 %	Fixed	2 year period to 01/04/2012	EDD, Max 75% LTV, FURTHER ADVANCES ONLY.	3.00% of the amount being repaid until 01/04/2012.	125% at 6.10%.	Nil
5.20 %	Fixed	2 year period to 01/04/2012	ECZ, Max 70% LTV	3.00% of the amount being repaid until 01/04/2012.	125% at 5.20%.	2.5% added to loan.
5.00 %	Fixed	2 year period to 01/04/2012	ECY, Max 60% LTV	3.00% of the amount being repaid until 01/04/2012.	125% at 5.00%.	2.5% added to loan.
+5.79	Fixed	2 year period to 01/04/2012	Semi Excl, EDE, Max 75% LTV, Loans < £250,000.	3.00% of the amount being repaid until 01/04/2012.	125% at 5.79%.	£1,495 added to loan.
+5.79	Fixed	2 year period to 01/04/2012	Semi Excl, EDF, Max 75% LTV, Loans £250,000 to £500,000.	3.00% of the amount being repaid until 01/04/2012.	125% at 5.79%.	£2,495 added to loan.
+5.99	Fixed	3 year period to 01/04/2013	Semi Excl, EDG, Max 75% LTV	3.00% of the amount being repaid until 01/04/2013.	125% at 5.99%.	£1,995 added to loan.
+3.99	BBR + 3.49. Discounted	1 year term.	Semi Excl, EDH, Max 65% LTV	3.00% of the amount being repaid for the first year.	125% at 3.99%.	2.5% added to loan.
+4.50	BBR + 4.00. Discounted	2 year term.	Semi Excl, EDI, Max 70% LTV	3.00% of the amount being repaid for the first 2 years.	125% at 4.50%.	£1,999 added to loan.

Contacts

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Lender LIBOR

Not applicable.	7.94 %	Bank Base Rate 0.50 %
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Lender SVR

Reversion rate

3.49% over BBR: 4.10, 4.99, 4.70, 5.40
4.19% over BBR: 4.35, 5.85
4.34% over BBR: 5.55, 5.79, 3.99
4.24% over BBR: 5.40, 5.90, 6.10, 5.20, 5.00, 5.79, 5.79, 4.50
3.99% over BBR: 5.95, 5.99

Withdrawn and new product dates

New products: 5.79% - 07/12/2009, 5.79% - 07/12/2009, 5.99% - 07/12/2009, 3.99% -

General Notes

Offer Period - 6 months from date of offer.

Credit Search Company/ies Used : Experian.

Will consider Regulated Buy to Let loans - refer to underwriter.

All first time buyers - 3 months bank statements and meet standard income multiples.

All existing mortgage holders/local authority tenants - Latest lender's or landlord's statement.

Properties being remortgaged to BM Solutions - Evidence of last 12 months mortgage payments.

Accounts - For loans up to £100,000, accounts provided by a bookkeeper will be accepted

Date Printed: 7/12/2009

BM Solutions Terms

MINIMUM LOAN	Minimum loan of £25,001 with a minimum property value of £40,000 (£75,000 in London).
MAXIMUM LOAN	75% loan to value up to £1,000,000 loan amount. 65% loan to value up to £1,000,000 loan amount. (NB Max of 9 buy to lets and up to £3m across whole of Lloyds Group inc BM Solutions, Halifax, Bank of Scotland, IF, C&G, Lloyds TSB Scotland, Scottish Widows & TMB).
RENT TO INTEREST COVER	125% at product rate.
REPAYMENT & TERMS	5 to 40 years.
OVERPAYMENTS	No overpayments
MINIMUM AGE	18
MAXIMUM AGE	75
INCOME	Minimum income is £25,000. Employed - minimum of 3 months in their current role (12 months continuous employment) Self employed must be for a minimum of 12 month First time buyers must satisfy income multiples - 3.25 x primary income or 2.75 x joint income. Proof of income is also required - P.60 + last 3 payslips or latest 2 year accounts
SELF CERTIFICATION	Yes
AVAILABILITY	UK. Sub-sales and back to back transactions are not acceptable. A sub-sale occurs when a property is bought and then sold on within six months, Therefore a vendor must have owned a property for at least 6 months. Applications which involve assignable contracts or irrevocable powers of attorney in favour of intervening sellers are not acceptable. Applications which involve a distressed sale are not acceptable. Applications involving Finder's Fees are not acceptable. Refer to lenders Criteria Guide for further information.
ACCEPTABLE PROPERTIES	HMOs(refer), Flats over commercial premises(refer), Ex Local Authority Houses, Ex Local Authority Flats, Highrise(refer), Leasehold, Freehold conversions(refer), Studio flats, New builds(refer), Unusual construction, Deck access
ACCEPTABLE TENANTS	ASTs, Company Lets(refer), Let to family
PORTABLE	Yes
FURTHER ADVANCES	6 months from completion.
VALUATION FEES	As per Lender Scale
LEGAL FEES	Clients solicitor (2 or more partners) can act for lender.
INFO TO ACCOMPANY APP	<input type="checkbox"/> UKCFG application form. <input type="checkbox"/> Application Fee Cheque. <input type="checkbox"/> One proof of identity. <input type="checkbox"/> Supplementary declaration. <input type="checkbox"/> The lender may request further information. <input type="checkbox"/> Single Proof of address. <input type="checkbox"/> Signed MFB Authority / Fee Agreement (attached)

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