

<b>Product Name (DS682):</b>	<b>2 Year Discount 80% Direct</b>
<b>Maximum Loan to Value (LTV)</b>	80% LTV
<b>Initial Variable Interest Rate, currently:</b>	<b>2.20%</b> (3.54% discount from our Standard Variable Rate for 2 years. The discount is subject to a minimum interest rate "floor" of 2.00%).
<b>Followed by our Standard Variable Rate thereafter, currently:</b>	<b>5.74%</b> (The Society's Standard Variable Rate is set by its Board of Directors).
<b>The Overall Cost for Comparison is:</b>	<b>5.4% APRC</b>
<b>Interest Calculated:</b>	Daily

<b>Product Criteria (All Mortgages are subject to status meeting our current criteria)</b>			
<b>Age</b>	Minimum - 18 years /Maximum – 67 years	<b>Minimum Loan</b>	£50,000
<b>Term</b>	Minimum - 2 years / Maximum - 40 years	<b>Maximum Loan</b>	£1,000,000 (Maximum Loan amounts vary by LTV, please refer to our current criteria for details)
<b>Not available to customers who meet the Credit Renew criteria and not available for applicants who will be aged 70 or over during the mortgage term. For Applicants aged 70 or over during the term of the mortgage, we have Later Life Lending products available.</b>			

<b>Availability</b>
Available for house purchases, re-mortgages with a mortgage of up to 80% LTV. The mortgage is secured against your home. Some property types and locations are not acceptable, for further information please speak to your mortgage advisor. With a discount variable product payments vary as interest rates change.

<b>Incentives</b>	
<b>Application Fee</b>	There is no Application Fee payable for this product.

<b>Fees</b>	
<b>Scheme Fee</b>	0.75% of the loan (can be added to the loan, subject to LTV, or paid on completion. Fees added to the loan will accrue interest. Further details are available on application).
<b>Mortgage Exit Administration Fee</b>	£75 (paid on redemption).
<b>Valuation Fee</b>	Paid directly to valuer by the applicant – see Valuation Fee Scale for details. A standard mortgage valuation is required on all properties.

<b>Additional Information</b>	
<b>Early Repayment Charge</b>	3.54% of the redemption balance for 2 years.
<b>Overpayments</b>	The Society will allow overpayments of up to 10% of the capital balance per annum without invoking an early repayment charge.
<b>Portability</b>	You can keep this mortgage should you move to a new property. This mortgage is portable subject to your status meeting our criteria.
<b>Insurance</b>	Buildings insurance is compulsory in all instances, the Society will require a copy of the customer's policy in advance of completion.
<b>Representative Example:</b>	The following is a representative example based on a mortgage of £156,611.00 payable over 25 years initially on a discounted variable rate of 2.20% for 2 years followed by our Standard Variable Rate of 5.74%. In this example you would make an initial payment of £754.72 then 23 monthly payments of £679.20 followed by 276 monthly payments of £961.30 The total amount payable would be £283,474.70 made up of the loan amount plus interest of £125,084.12, a CHAPS fee (£25.00), a Mortgage Exit Administration Fee (£75.00), a Scheme Fee (£1,174.58), a Separate Representation Fee (£330.00) and a Standard Valuation Fee (£175.00). <b>The overall cost for comparison is 5.4% APRC representative.</b> <b>Note:</b> What you will pay may vary from this and will depend on your personal circumstances.

**This is a limited issue and the Society reserves the right to withdraw this scheme without notice at any time**

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

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Head Office: Key House, Foxhole Road, Chorley, Lancashire, PR7 1NZ. Tel: 01257 235000  
**Contact us** - 01257 235001 or <http://www.chorleybs.co.uk/contactus.html> for further information.  
Your telephone conversations with the Society may be recorded. This is to help the Society to improve customer service and to offer additional security.  
Calls and electronic communications may also be monitored for staff training.