

Product Name (RS30):	Scheme Transfer Buy to Let 80% LTV Discount 2 Years (Existing Customers only)
Maximum Loan to Value (LTV)	80% (LTV)
Initial Fixed Interest Rate:	4.24% (1% discount off the standard variable rate for 2 years)
Followed by our Standard Variable Rate thereafter, currently:	5.24% (The Society's Standard Variable Rate is set by its Board of Directors).
The Overall Cost for Comparison is:	5.2% APRC
Interest Calculated:	Daily

Product Criteria (All Mortgages are subject to status meeting our current criteria)			
Age	Minimum - 18	Minimum Loan	£5,000
	Minimum - 2 years		
Term	Maximum - 40 Years	Maximum Loan	£1,000,000

Fees	
Scheme Transfer Fee	Not applicable
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Mortgage Exit Administration Fee	£75 (paid on redemption).

Additional Information	
Early Repayment Charge	1% of the redemption balance for 2 years.
Overpayments	The Society will allow overpayments of up to 10% of the capital balance per annum without invoking an early repayment charge.
Portability	This mortgage is not portable.
Insurance	Landlords Insurance on the property to be mortgaged is compulsory
Representative Example:	<p>The following is a representative example based on a mortgage of £171,846 payable over 25 years and initially on a discounted variable rate for 2 years followed by our Standard Variable Rate of 5.24%. In this example you would make an initial payment of £1,488.95 then 22 monthly payments of £930.00 followed by 276 monthly payments of £1,024.90</p> <p>The total amount payable would be £304,896.35 made up of the loan amount plus interest of £ 132,975.35 and a Mortgage Exit Administration Fee (£75.00).</p> <p>The overall cost for comparison is 5.2% APRC representative.</p> <p>Note: What you will pay may vary from this and will depend on your personal circumstances.</p>

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.

The Chorley & District Building Society - A member of the Building Societies Association. Shares & Deposits in the Society are Trustee Investments.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register under number 206023.
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Investment Buy to Lets are not regulated by the Financial Conduct Authority

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.