

Product Name (S604):	Fee Assisted 5 Year Discount 80% Direct
Maximum Loan to Value (LTV)	80% LTV
Initial Variable Interest Rate, currently:	2.50% (2.74% discount from our Standard Variable Rate for 5 years. The discount is subject to a minimum interest rate "floor" of 2.00%).
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:	4.3% APRC
Interest Calculated:	Daily

Product Criteria (All Mortgages are subject to status meeting our current criteria)			
Age	Minimum - 18	Minimum Loan	£50,000
Term	Minimum - 5 years / Maximum - 40 years	Maximum Loan	£1,000,000 subject to LTV

Availability
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.

Incentives	
Application Fee	There is no Application Fee payable for this product.

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

Additional Information	
Early Repayment Charge	2.74% of the redemption balance for 5 years.
Overpayments	The Society will allow overpayments of up to 10% of the capital balance per annum without invoking an early repayment charge.
Portability	You can keep this mortgage should you move to a new property. This mortgage is portable subject to your status meeting our criteria.
Insurance	Buildings insurance is compulsory in all instances. The Society can provide a quotation for Buildings and Contents Insurance. Customers may make separate arrangements in which case a Freedom of Agency Fee of £25 will be charged.
Representative Example:	The following is a representative example based on a mortgage of £143,315.00 payable over 25 years initially on a discounted variable rate for 5 years followed by our Standard Variable Rate of 5.24%. In this example you would make an initial payment of £858.36 then 59 monthly payments of £643.00 followed by 240 monthly payments of £815.80. The total amount payable would be £236,292.22 made up of the loan amount plus interest of £91,272.36, Scheme Fee (£1074.86), Mortgage Exit Administration Fee (£75.00), CHAPs Fee (£25.00), Freedom of Agency Fee (£25.00), Legal Fees (£330.00), Valuation Fee (£175.00). The overall cost for comparison is 4.3% APRC representative. Note: 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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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.