

Product Name (SSVR):	Standard Variable Rate
Maximum Loan to Value (LTV)	90% LTV
Our Standard Variable Rate, currently:	5.49% (The Society's Standard Variable Rate is set by its Board of Directors).
The Overall Cost for Comparison is:	5.8% 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 - 1 year / Maximum - 40 years	Maximum Loan	£1,000,000 (Subject to LTV)
Not available to customers who meet the Credit Renew criteria.			

Availability
Available for house purchases, re-mortgages with a mortgage of 90% 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. This type of mortgage follows our standard variable rate, which is set by the Society's Board of Directors and can vary.

Fees	
Application Fee	£145.00 (paid on application, non-refundable).
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	£75.00 (paid on redemption).
Standard Valuation Fee	Paid directly to the valuer by the applicant – see Valuation Fee Scale for details. A standard mortgage valuation is required on all properties.
Procurator Fee	If arranged via an introducer a Procurator Fee will be paid to the introducer by the Society upon completion of the mortgage. Please refer to your introducer for details.

Additional Information	
Early Repayment Charge	There is no Early Repayment Charge.
Overpayments	Unlimited overpayments permitted. The Society reserves the right to request evidence of source of funds.
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 will require a copy of the customer's policy in advance of completion.
Representative Example:	<p>The following is a representative example based on a mortgage of £160,139.00 payable over 25 years on our Standard Variable Rate of 5.49%. In this example you would make an initial payment of £1,729.19, then 298 monthly payments of £982.50.</p> <p>The total amount payable would be £296,466.58 made up of the loan plus interest of £134,375.19 and the following costs: CHAPS Fee (£25.00), Application Fee (£145.00), Mortgage Exit Administration Fee (£75.00), Scheme Fee (£1,202.39), Standard Valuation (£175.00) and a Separate Representation Fee (£330.00).</p> <p>The overall cost for comparison is 5.8% 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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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.