

Product Guide - Core

Complete^{FS}

Your Specialist Packager Distributor

EQUIFINANCE

Tel. 0238 045 6999

Products available until 22nd February 2019

Maximum LTV (Inc Fees)	Rate	Product Type	Product Code	Secured Payment Profile Criteria	Declined Consent	Minimum Loan	Maximum Net Loan	Minimum Valuation	Lender Fee
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Core – 70%

70%	10.00%	Variable	C707	A	N	£50,000	£150,000	£250,000	£1,195
	10.50%	5 Year Fixed	C708						

Core – 75% - Fixed Rate Special

75%	11.00%	Variable	C7522	B	N	£5,000	£75,000	£75,000	£895 <= £50,000 £1,195 > £50,000
	11.00%	2 Year Fixed	C7523						
	11.00%	5 Year Fixed	C7524						

Core – 80%

80%	12.00%	Variable	C807	B	N	£5,000	£50,000	£75,000	£895
	12.30%	5 Year Fixed	C808						

Core – Non-Standard

Maximum LTV (Inc Fees)	Rate	Product Type	Product Code	Secured Payment Profile Criteria	Evidence of Declined Consent Required	Minimum Loan	Maximum Net Loan	Minimum Valuation	Lender Fee
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Core – 75% - Non-Standard or Declined Consent

75%	12.80%	Variable	C7516	B	Y	£5,000	£50,000	£75,000	£895
	13.30%	2 Year Fixed	C7517						
	13.80%	5 Year Fixed	C7518						

Case Submission: enquiries@complete-fs.co.uk

Referrals:

Secured Payment Profile Key	
A	The equivalent of 2 payments must have been made in the last 2 months. Maximum 3 missed payments in the last 12 months. Maximum 4 months current arrears.
B	The equivalent of 2 payments must have been made in the last 2 months. Maximum 2 missed payments in the last 6 months. Unlimited current arrears

General	Credit Profile	Security Criteria												
<ul style="list-style-type: none"> Minimum age at application 21 Maximum age at loan maturity 80 Loan term: 3 – 25 years Broker fee up to 15% of net loan capped at £5,000 	<ul style="list-style-type: none"> A maximum of 3 CCJ's with a combined monetary value in the last 12 months of £5,000 More than 1 registered default in the last 6 months to be referred Adverse on unsecured accounts accepted Bankruptcy, IVA and DMP cases considered on referral 	<ul style="list-style-type: none"> Maximum LTV includes all fees England, Wales & Scotland only Minimum 55 years unexpired lease at end of term 2nd charge only (unless 1st mortgage lender has 2 charges then will accept 3rd) Ex-Local authority properties acceptable Flats/Maisonettes maximum 5 storeys in block Owner occupied properties only Non-standard construction considered on referral 												
		Non-Standard Products												
		<p>All to be referred prior to submission:</p> <ul style="list-style-type: none"> Evidence of declined consent required 3rd Charge - No consent required Property above commercial premises - Full valuation will be required Non-Standard construction - Full valuation will be required Flats over 5 storeys - Full valuation will be required 												
Employed / Self-Employed	Mortgage Referencing	Valuation												
<ul style="list-style-type: none"> Minimum gross taxable income from employment/pension £16,000 p.a. Income from certain benefits accepted (see manual) Last 3 months payslips (If payslips unavailable/poor quality, then an employer's reference is required No minimum time in employment Under 24 months self-employed to be referred 	<ul style="list-style-type: none"> Bypass accepted if mortgage on credit search and up to date Arrears must be cleared from advance BSQ, 12 month statement or other lender confirmation of arrears required Minimum 12 months history required, can include previous mortgage or rental payments Conditional Consent accepted DOP/Max Liability letter required if further advance obligation 	<table border="1"> <thead> <tr> <th colspan="3">AVM Requirements</th> </tr> </thead> <tbody> <tr> <td>Net Loan Amount</td> <td>< = £20,000</td> <td>> £20,000 < = £50,000</td> </tr> <tr> <td>LTV (includes all fees)</td> <td>< = 75%</td> <td>< = 65%</td> </tr> <tr> <td>Confidence Level</td> <td colspan="2">5 or above</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Acceptable for all property types excluding non-standard construction Where an application does not meet the above AVM requirements a full valuation will be required 	AVM Requirements			Net Loan Amount	< = £20,000	> £20,000 < = £50,000	LTV (includes all fees)	< = 75%	< = 65%	Confidence Level	5 or above	
AVM Requirements														
Net Loan Amount	< = £20,000	> £20,000 < = £50,000												
LTV (includes all fees)	< = 75%	< = 65%												
Confidence Level	5 or above													

Product Guide - Plus

Products available until 22nd February 2019

Maximum LTV (Inc. Fees)	Rate	Product Type	Product Code	Secured Payment Profile Criteria	Evidence of Declined Consent Required	Minimum Loan	Maximum Net Loan	Minimum Valuation	Maximum Valuation	Lender Fee
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Plus Prime

90%	11.00%	Variable	P901	Prime	N	£5,000	£35,000	£75,000	£500,000	£895
	11.50%	5 Year Fixed	P902							
100%	12.00%	Variable	P1008							
	12.50%	5 Year Fixed	P1009							

Plus Near Prime

90%	13.00%	Variable	P903	Near Prime	N	£5,000	£35,000	£75,000	£500,000	£895
	13.50%	5 Year Fixed	P904							
100%	14.00%	Variable	P10010							
	14.50%	5 Year Fixed	P10011							

Plus

90%	15.00%	Variable	P905	Plus	N	£5,000	£35,000	£75,000	£500,000	£895
	15.50%	5 Year Fixed	P906							
100%	16.00%	Variable	P10012							
	16.50%	5 Year Fixed	P10013							

Notes

Please ensure that you refer to the Criteria Guide – Plus Prime for products P901, P902, P1008 and P1009
 Please ensure that you refer to the Criteria Guide – Plus Near Prime for products P903, P904, P10010 and P10011
 Please ensure that you refer to the Criteria Guide – Plus for products P905, P906, P10012 and P10013

Case Submission: enquiries@complete-fs.co.uk

Referrals:

Secured Payment Profile Key	
Prime	Nil current arrears. Maximum status 0 in the last 12 months. Maximum status 1 between 12 and 24 months. No more than 1 missed payment between 12 and 24 months

General	Credit Profile	Security Criteria
<ul style="list-style-type: none"> • Minimum age at application 21 • Maximum age at loan maturity 80 • Loan term: 3 – 25 years • Broker fee up to 15% of net loan capped at £5,000 	Communication Suppliers included	No
	Mail Orders included	Yes
	Utilities included	Yes
	Unsecured credit missed payments	0 - Last 12 months
	Unsecured credit maximum status	1 - Last 12 months 2 - 12 to 24 months 3 - >24 months
	Number of separate accounts where unsecured credit payments have been missed	0 - 12 months 2 – Last 24 months 3 – >24 months
	Maximum number of HCSTC	1 – Last 12 months 3 – Last 24 months
	Maximum number of CCJ's	0 – Last 24 months 2 - >24 months (£2500 aggregate)
	Maximum number of Defaults	0 – Last 24 months 2 - >24 Months
	DMP, IVA, Bankruptcy or any other structured debt arrangement.	Not Acceptable
Employed / Self-Employed	Mortgage Referencing	Valuation
<ul style="list-style-type: none"> • Minimum gross taxable income from employment/pension £16,000 p.a. • Income from certain benefits accepted (see manual) • Employed status accepted • Minimum employed term 6 months with current employer • 3 years employment history required • Minimum self-employed term 3 years 	<ul style="list-style-type: none"> • Prime Secured Payment Profile applies to all residential secured mortgages/loans and BTL mortgages • Bypass accepted if mortgage on credit search and up to date • Minimum 24 months history required, can include previous mortgage. • DOP/Max Liability letter required if further advance obligation 	<ul style="list-style-type: none"> • Hometrack Realtime Valuation confidence level 5 or above • If Hometrack Realtime Valuation below confidence level 5, Drive-By Valuation accepted • Maximum valuation £500,000

Secured Payment Profile Key

Near Prime | The equivalent of 3 payments must have been made in the last 3 months. Maximum 2 missed payments in the last 12 months. Maximum 1 months current arrears

General	Credit Profile		Security Criteria
<ul style="list-style-type: none"> Minimum age at application 21 Maximum age at loan maturity 80 Loan term: 3 – 25 years Broker fee up to 15% of net loan capped at £5,000 	Communication Suppliers included	No	<ul style="list-style-type: none"> Maximum LTV includes all fees England, Wales & Scotland only Minimum 55 years unexpired lease at end of term 2nd charge only (unless 1st mortgage lender has 2 charges then will accept 3rd) Ex-Local authority properties acceptable Flats/Maisonettes maximum 5 storeys in block Owner occupied properties only Consent not required
	Mail Orders included	Yes (< £100 ignored)	
	Utilities included	Yes (< £100 ignored)	
	Unsecured credit missed payments	0 - Last 6 months	
	Unsecured credit maximum status	2 - Last 12 months 3 - 12 to 24 months 4 - >24 months	
	Number of separate accounts where unsecured credit payments have been missed	2 - 12 months 4 – Last 24 months	
	Maximum number of HCSTC	2 – Last 12 months 4 – Last 24 months	
	Maximum number of CCJ's	0 – Last 12 months 2 - >12 months (£2500 aggregate)	
	Maximum number of Defaults	0 – Last 12 months 2 - 12 to 24 months 2 - >24 months (Exc <£250)	
DMP, IVA, Bankruptcy or any other structured debt arrangement.	None in last 12 months		
Employed / Self-Employed	Mortgage Referencing		Valuation
<ul style="list-style-type: none"> Minimum gross taxable income from employment/pension £16,000 p.a. Income from certain benefits accepted (see manual) Employed status accepted Minimum employed term 6 months 3 years employment history required Minimum self-employed term 3 years 	<ul style="list-style-type: none"> Prime Secured Payment Profile applies to all residential secured mortgages/loans and BTL mortgages Bypass accepted if mortgage on credit search and up to date Minimum 12 months history required, can include previous mortgage or rental payments DOP/Max Liability letter required if further advance obligation 		<ul style="list-style-type: none"> Hometrack Realtime Valuation confidence level 5 or above If Hometrack Realtime Valuation below confidence level 5, Drive-By Valuation accepted Maximum valuation £500,000

Secured Payment Profile Key	
Plus	The equivalent of 2 payments must have been made in the last 2 months. Maximum 3 missed payments in the last 12 months. Maximum 2 months current arrears

General	Credit Profile	Security Criteria
<ul style="list-style-type: none"> Minimum age at application 21 Maximum age at loan maturity 80 Loan term: 3 – 25 years Broker fee up to 15% of net loan capped at £5,000 	Communication Suppliers included	No
	Mail Orders included	No
	Utilities included	No
	Unsecured credit missed payments	0 - Last 3 months
	Unsecured credit maximum status	2 - Last 12 months
		3 - 12 to 24 months >24 months ignored
	Number of separate accounts where unsecured credit payments have been missed	3 - 12 months
		4 – Last 24 months
	Maximum number of HCSTC	3 – Last 12 months
6 – Last 24 months		
Maximum number of CCJ's	0 – Last 12 months	
	3 - 12 to 36 months (£5,000 aggregate)	
Maximum number of Defaults	0 – Last 12 months	
	2 - >24 months	
	>24 months ignored	
DMP, IVA, Bankruptcy or any other structured debt arrangement.	Refer	
Employed / Self-Employed	Mortgage Referencing	Valuation
<ul style="list-style-type: none"> Minimum gross taxable income from employment/pension £16,000 p.a. Income from certain benefits accepted (see manual) Last 3 months payslips If payslips unavailable/poor quality, then an employer's reference is required No minimum time in employment 	<ul style="list-style-type: none"> Bypass accepted if mortgage on credit search and up to date Arrears must be cleared from advance BSQ, 12-month statement or other lender confirmation of arrears required Minimum 12 months history required, can include previous mortgage or rental payments DOP/Max Liability letter required if further advance obligation 	<ul style="list-style-type: none"> Hometrack Realtime Valuation confidence level 5 or above If Hometrack Realtime Valuation below confidence level 5, Drive-By Valuation accepted Hometrack Realtime Valuation not accepted for non-standard construction