Residential Limited Editions

July 2019

Complete
Your Specialist Packager Distributor
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pepper money

	LTV	DMP: 2 Year Fixed		DMP: 5 Year Fixed		2 Year Fixed				5 Year Fixed				Reversion Rates (Libor +)	CCJs/Defaults	Mortgages/ Secured Arrears
		Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee	Initial Rate	Comp Fee			
pepper24	70%									3.62%		3.92%		4.45%	0 in 24 months	0 in 24 months (No arrears balance in last 6 months)
	75%	3.63%		3.98%						3.72%		4.02%		4.60%		
	80%	3.93%	£1,295	4.38%	£1,295					3.93%		4.23%		4.85%		
	85%	4.23%		4.68%						4.23%		4.49%		5.10%		
pepper18	70%					3.56%		3.79%		3.98%		4.28%		4.75%	0 in 18 months	0 in 18 months (No arrears balance in last 6 months)
	75%	3.74%		4.33%		3.68%		3.94%		4.18%		4.48%		4.90%		
	80%	4.03%	£1,295	4.63%	£1,295	3.91%		4.30%		4.43%	£995	4.73%	£0	5.15%		
	85%	4.43%		4.83%		4.33%		4.70%		4.73%		5.03%		5.40%		
pepper12	70%					3.59%	£995	3.88%	£0	4.02%		4.32%		5.05%	0 in 12 months	0 in 12 months (No arrears balance in last 6 months)
	75%	4.08%		4.68%		3.73%		4.03%		4.32%		4.62%		5.30%		
	80%	4.58%	£1,295	5.08%	£1,295	3.96%		4.36%		4.48%		4.78%		5.55%		
pepper6	70%					3.93%		4.39%		4.33%		4.63%		5.05%	0 in 6 months (max 2 in months 7 to 12)	0 in 12 months (No arrears balance in last 6 months)
	75%					4.08%		4.54%		4.63%		4.93%		5.30%		
		ERC: 3%, 2%		ERC: 4%, 4%, 3%, 3%, 2%		ERC: 3%, 2%				ERC: 4%, 4%, 3%, 3%, 2%						

LIBOR = 0.79%

Effective for all new business from 14 June 2019

Key Criteria

Credit Criteria

Unsecured Arrears:	Fixed term - None in the last 6 months Revolving credit - Missed payments considered
Bankruptcy/IVA:	Discharged > 6 years ago
Repossessions:	None in last 6 years

Applicant

Age:	Min 21 years; Max 75 years (at end of term)
Min Income:	£18,000 per application
Max Applicants:	2

Loan Size

Min:	£25,001
Max:	£750,000 up to 85% LTV; £1m up to 75% LTV

Repayment

Capital & interest. Interest only to 60% LTV, supported by an acceptable repayment strategy

Property Value

Min: £70,000

Term

Min:	5 years
Max:	35 years

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