

PMS Exclusive & Semi Exclusive Products

MAINSTREAM						
LENDER & PRODUCT CODE	TYPE	LTV	FEE	INCENTIVES	OTHER	ERC
Accord Mortgages	PMS Members have access to the Core range of products offered by Accord Mortgages, for full product listings please visit www.accordmortgages.com .					
Furness Building Society 68FIX	3.85% Fixed until 31/03/2015	80%	£0*	None	Homebuyers only £500,000 maximum loan No Higher Lending Charge *Booking or Completion Fee	5% until 31/03/2015
Furness Building Society 68FXA	3.85% Fixed until 31/03/2015	80%	£0*	Free standard valuation and legals (Scottish property subject to £150 legal contribution only)	Remortgage only £500,000 maximum loan No Higher Lending Charge *Booking or Completion Fee	5% until 31/03/2015
Furness Building Society 65FIX	3.85% Fixed until 31/03/2017	75%	£500*	None	Homebuyers only £500,000 maximum loan No Higher Lending Charge *Completion Fee	5% until 31/03/2017
Furness Building Society 65FXA	3.85% Fixed until 31/03/2017	75%	£500*	Free standard valuation and legals (Scottish property subject to £150 legal contribution only)	Remortgage only £500,000 maximum loan No Higher Lending Charge *Completion Fee	5% until 31/03/2017
Kensington	PMS Members have access to Mainstream products via Kensington. Visit www.kmc.co.uk to find out more.					
Leeds Building Society	3.89% 2 year Discount (5.69% SVR - 1.80% discount)	80%	£199*	Free standard valuation & legal fees No Completion Fee	Purchase & Remortgage *Booking Fee Unlimited capital repayments are allowed	No ERC
Marsden Building Society DS179	2.95% 2 Year Discount (5.95% SVR - 3% discount)	80%	£199*	Free standard valuation £250 cashback for Remortgage	Purchase & Remortgage *Booking Fee 5% Overpayments allowed	2% until 30/04/2014
Marsden Building Society DS0178	3.15% 2 Year Offset Discount (5.95% SVR – 2.80% Offset discount)	80%	£199*	Free standard valuation £250 cashback for Remortgage	Purchase & Remortgage *Booking Fee Overpayments allowed	No ERC
Marsden Building Society FX224	3.69% fixed until 30/04/2014 Reverts to SVR, currently 5.95%	85%	£299* £700	Free standard valuation £250 cashback for Remortgage	Purchase & Remortgage *Booking Fee **Arrangement Fee	3% until 30/04/2013 2% until 30/04/2014
Marsden Building Society FX225	5.15% fixed until 30/04/2014 Reverts to SVR, currently 5.95%	90%	£299* £700	Free standard valuation £250 cashback for Remortgage	Purchase & Remortgage *Booking Fee **Arrangement Fee	3% until 30/04/2013 2% until 30/04/2014
Melton Mowbray Building Society via MIS	2.49% 3 Year Discount (SVR – 2.50%) SVR currently 4.99%	60%	£199* £699	Free legals on Remortgages	Purchase & Remortgage *Application Fee **Completion Fee	3.25% for the first year
Melton Mowbray Building Society via MIS	2.60% 2 year Discount (SVR – 2.39%) SVR currently 4.99%	60%	£399* £599**	Free legals for Remortgages	Purchase & Remortgage *Application Fee **Completion Fee	3.25% for the first year

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Melton Mowbray Building Society via MIS	2.99% 3 year Discount (SVR – 2%) SVR currently 4.99%	60%	£199*	Free legals for Remortgages	Purchase & Remortgage *Application Fee	3.25% for the first year
NatWest Intermediary Solutions – FO4372	2.85% Fixed until 31/03/2014 (4.0% APR) Reverts to SVR, currently 4%	60%	£999*	None	Purchase *Arrangement Fee Repayment OR Interest Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions - FO4375	3.79% Fixed until 31/03/2017 (4.3% APR) Reverts to SVR, currently 4%	60%	£999*	None	Purchase only *Arrangement Fee Repayment or Interest Only 10% Overpayments allowed each year without penalty	5% until 31/03/2013 4% until 31/03/2014 3% until 31/03/2015 2% until 31/03/2016 1% until 31/03/2017
NatWest Intermediary Solutions - FO4374	3.55% Fixed until 31/03/2014 Reverts to SVR, currently 4%	75%	£0*	None £250 cashback	Purchase Only *Arrangement Fee Repayment OR Interest Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions - TO1860	3.69% (NWBR + 3.19%) until 31/03/2014 Reverts to SVR, currently 4%	85%	£999*	None	Purchase Only *Arrangement Fee Repayment Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions - FO4380	4.69% Fixed until 31/03/2014 Reverts to SVR, currently 4%	85%	£0*	Free valuation and standard legal fees paid	Remortgage Only *Arrangement Fee Repayment Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions - TO1863	3.69% (NWBR + 3.19%) until 31/03/2014 Reverts to SVR, currently 4%	75%	£999*	Free valuation and standard legal fees paid	Remortgage Only *Arrangement Fee Repayment OR Interest Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions - TO1859	3.69% (NWBR + 3.19%) until 31/03/2014 Reverts to SVR, currently 4%	75%	£999*	None	Purchase Only *Arrangement Fee Repayment OR Interest Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions - TO1864	3.69% (NWBR + 3.19%) until 31/03/2014 Reverts to SVR, currently 4%	85%	£999*	Free valuation and standard legal fees paid	Remortgage Only *Arrangement Fee Repayment Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions – TO1873	2.45% (NWBR + 1.95%) until 31/03/2014 Reverts to SVR, currently 4%	60%	£1499*	None	Purchase Only *Arrangement Fee Repayment OR Interest Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014

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NatWest Intermediary Solutions – TO1874	2.45% (NWBR + 1.95%) until 31/03/2014 Reverts to SVR, currently 4%	60%	£1499*	Free valuation and standard legal fees paid	Remortgage Only *Arrangement Fee Repayment OR Interest Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions – FO4417	5.69% fixed until 31/03/2014 Reverts to SVR, currently 4%	90%	£999*	None	Purchase Only *Arrangement Fee Repayment Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions – FO4383	2.85% fixed until 31/03/2014 Reverts to SVR, currently 4%	60%	£999*	Free valuation and standard legal fees paid	Remortgage Only *Arrangement Fee Repayment OR Interest Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions – FO4385	3.55% until 31/03/2014 Reverts to SVR, currently 4%	75%	None	Free valuation and standard legal fees paid	Remortgage Only *Arrangement Fee Repayment OR Interest Only 10% Overpayments allowed each year without penalty	3% until 31/03/2014
NatWest Intermediary Solutions – FO4386	3.79% until 31/03/2017 Reverts to SVR, currently 4%	60%	£999*	Free valuation and standard legal fees paid	Remortgage Only *Arrangement Fee Repayment OR Interest Only 10% Overpayments allowed each year without penalty	5% until 31/03/2013 4% until 31/03/2014 3% until 31/03/2015 2% until 31/03/2016 1% until 31/03/2017
Northern Rock Everyday 3 Year Fixed	3.45% fixed until 01/03/2015 (4.5% APR)	70%	£99*	Free valuation and standard legals on Remortgages	Purchase & Remortgage *Application Fee	3.5% until 01/03/2015
Northern Rock Everyday 5 Year Fixed	3.94% fixed until 01/03/2017 (4.5% APR)	75%	£99*	Free valuation and standard legals on Remortgages	Purchase & Remortgage *Application Fee	5% until 01/03/2017
Northern Rock Everyday 5 Year Fixed	3.84% fixed until 01/03/2017	70%	£995* £99**	Free valuation and standard legals on Remortgages	Purchase & Remortgage *Product Fee **Application Fee	5% until 01/03/2017
Northern Rock Everyday 2 Year Fixed	3.44% fixed until 01/03/2014 (4.5% APR)	75%	£0	Free valuation and £500 cashback	Remortgage Only	2.5% until 01/03/2014
Northern Rock Everyday 2 Year Fixed	4.19% fixed until 01/03/2014 (4.7% APR)	85%	£0	Free valuation and £500 cashback	Remortgage Only	2.5% until 01/03/2014

SELF BUILD						
LENDER & PRODUCT CODE	TYPE	LTV	FEE	INCENTIVES	OTHER	ERC
TRUE EXCLUSIVE BM Solutions - NBY	5.39% 2 year Tracker (reverts to BBR +4.84% for the remainder of the term)	75%	1.25%	£500 Cashback	Homemovers, First Time Buyers and Further Advances	3% for years one and two

BUY TO LET						
LENDER & PRODUCT CODE	TYPE	LTV	FEE	INCENTIVES	OTHER	ERC
Melton Mowbray Building Society via MIS	4.19% 2 year Discount (SVR – 0.80%) SVR currently 4.99%	60%	£399* £599**	None	Purchase & Remortgage *Application Fee **Completion Fee	3.25% for the first year
Platform	PMS Members have access to Core BTL products via Platform. Visit www.platform.co.uk to find out more.					

NEAR PRIME						
LENDER & PRODUCT CODE	TYPE	LTV	FEE	INCENTIVES	OTHER	ERC
Melton Mowbray Building Society via MIS	Near Prime Extra 4.70% (SVR – 1.30%) for Term SVR currently 6%	60%	£150* £1895**	None	Purchase & Remortgage *Application Fee **Completion Fee	No ERC
Melton Mowbray Building Society via MIS	Near Prime Plus 5.70% (SVR – 0.30%) for Term	60%	£150* £1895**	None	Purchase & Remortgage *Application Fee **Completion Fee	No ERC

SHARED OWNERSHIP						
LENDER & PRODUCT CODE	TYPE	LTV	FEE	INCENTIVES	OTHER	ERC
TRUE EXCLUSIVE Leeds Building Society	5.89% 2 year Fixed	75% (95% share)	£199*	No Completion Fee	*Booking Fee	3/2% of the amount redeemed

EQUITY RELEASE	
LENDER & PRODUCT CODE	PRODUCT
Aviva	6.17% for the Lifestyle Flexible Option
Aviva	6.34% for the Lifestyle Flexible Option with Inheritance Guarantee
Aviva	7.44% for the Lifestyle Lump Sum Max
Aviva	7.44% for the Lifestyle Lump Sum Max with Inheritance Guarantee
LV=	Free valuation on properties valued up to £500,000 on quotes between 25/07/2011 and 29/02/2012. Valuation Fee reduction: For properties valued above £500,000 a valuation fee reduction of £384 will be offered Enhanced commission of 1.5% of the loan (includes the full facility on LV='s flexible lifetime mortgage)

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