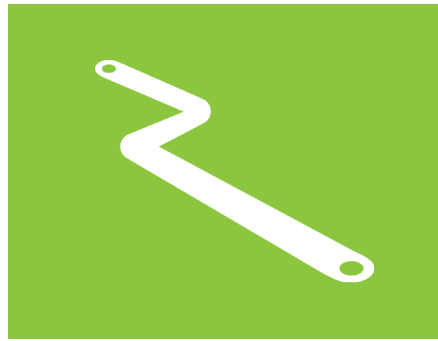


Second Charge Mortgages

Second Charge Mortgages

95% LTV



Key Features

- Loans £10,000 - £2,500,000
- Rates from 3.73%
- Terms 3- 30 Years
- Up to 95% LTV *
- Employed - no minimum time in job
- Self-employed - 6 months trading history
- England, Scotland and Wales
- Any legal purpose including, debt consolidation, tax bill, business use and home improvements.
- SA302's and accountants projection accepted as proof of income for self-employed

* Special plans over 100% LTV, call for further details.

Choose Your Journey

- **Route One: We Advise:** Our team of CeMAP qualified advisors are able to source and advise on your behalf.
- **Route Two: You Advise:** If you prefer to provide advice yourself we will source and package only.

**Highest commissions
paid 48 hours
after completion**

Please see overleaf
for current rates.

When to consider a second charge

- Unable to place for a remortgage?
- Heavy ERC's on your clients mortgage?
- Clients looking to consolidate unsecured credit?
- Clients on a low rate or interest only mortgage?
- Recently self-employed (less than 12 months)?
- Purpose of loan not accepted for a remortgage?
- Client wants to redeem in a limited timeframe



smart: money

For further information or to discuss a Second Charge Mortgage case please call:

Cheshire: **01829 730554**
www.smartmoneyloans.co.uk

Scotland: **0141 3143528**
www.smartmoneyscotland.co.uk

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Second Charge Mortgages Product Guide (July 2017)

| | Minimum Loan | Maximum Loan | Max LTV EMP | Minimum Income | Adverse | Rates From | Min Valuation | Business Areas |
|---|--------------|--------------|-------------|----------------|------------------|------------------|---------------|-------------------------------|
|  | £10,000 | £500,000 | 85% | N/A | Subject to Score | Subject to Score | £75,000 | England, Scotland & Wales |
|  | £10,000 | £500,000 | 85% | £27,500 | Minor | 3.73% | £75,000 | England, Scotland & Wales |
|  | £10,000 | £750,000 | 75% | £12,500 | Yes | 3.74% | £75,000 | England, Scotland & Wales |
|  | £10,000 | £250,000 | 85% | £15,000 | Yes | 3.90% | £100,000 | England, Scotland & Wales |
|  | £10,000 | £2,000,000 | 85% | £15,000 | Minor | 3.95% | £75,000 | England, & Wales |
|  | £10,000 | £2,500,000 | 90% | £12,000 Net | Yes | 4.15% | £75,000 | England, Scotland & Wales |
|  | £10,000 | £1,000,000 | 95% | £16,500 | Yes | 4.49% | £100,000 | England, Scotland & Wales |
|  | £10,000 | £500,000 | 77.5% | None | Yes | 6.65% | £40,000 | England, Scotland & Wales |
|  | £10,000 | £500,000 | 95% | £20,000 | Yes | 6.9% | £75,000 | England, Scotland & Wales |
|  | £10,000 | £100,000 | 75% | N/A | Yes | 8.5% | £60,000 | England, Scotland, Wales & NI |
|  | £10,000 | £75,000 | 75% | N/A | Yes | 9.1% | N/A | England, Scotland & Wales |
|  | £10,000 | £50,000 | 120% | N/A | Yes | 9.00% | N/A | England, Scotland, Wales & NI |
|  | £10,000 | £20,000 | 95% | N/A | Yes | 12.7% | N/A | England, Scotland, Wales & NI |
|  | £10,000 | £100,000 | 80% | £16,000 | Yes | 13.49% | £100,000 | England, & Wales |
|  | £10,000 | £100,000 | 70% | £15,000 | Yes | 13.49% | £110,000 | England, Scotland & Wales |
|  | £10,000 | £20,000 | 70% | £12,000 | Yes | 19.08% | £100,000 | England, & Wales |

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