

Mortgage Choices for Whole of Market

5.99%
Standard variable rate

0.50%
Tracker mortgage rate
(see note 1)

6.54%
Buy to let variable mortgage rate

6.14%
Variable mortgage rate

Mortgage choices

Valid from 16 February 2012

www.thenottingham.com/intermediaries

Mortgage product	Product code	Maximum loan to value (including fees, see note 4)	Interest rate payable	Product features	Booking fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges
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No mortgage products currently available

Notes:

1. The Tracker Mortgage Rate (TMR) follows the Bank of England (Repo) rate. We compare the TMR to the Repo rate normally once each calendar month after the day on which the Bank of England announces its rate. If the rates are different when we compare them, we will change the TMR to be the same as the Repo rate from the 1st of the following month for existing borrowers, and during the same month for new borrowers.
2. Our free legal service, when using the Society's nominated solicitor, will pay for the usual legal work involved in moving your client's mortgage to us. Your client may have to pay some costs involved in redeeming their mortgage. Our free legal services do not apply to applications involving transfer of title, equity buyout, divorce settlement or remortgages where the property has been owned for less than six months.
3. Extra one-off payments (minimum £500) of up to 10% of the original loan amount can be made without charge in each 12 month period from the start date of the product term to the end of the early repayment charge period of the loan. For extra payments of more than 10% of the original loan amount in any 12 month period, the early repayment charge will apply to the amount over 10%. This feature applies to all of our residential and buy to let products.
4. Fees added to the loan include: product arrangement fee, electronic funds transfer fee of £30 and own insurance fee of £25. These fees plus the loan amount, must not exceed the maximum LTV for the product.
5. Search indemnity insurance accepted on residential and buy to let remortgage cases.
6. We can offer a mortgage on properties throughout England or Wales.
7. If a purchase does not complete and the valuation has been carried out, the valuation fee is non-refundable and non-transferable.

For further information visit
www.thenottingham.com/intermediaries
 to familiarise yourself with our lending policy and criteria, registration and contact details.