

## Near Prime Home Owner 2 Year Fixed 85% LTV Product

### Available for Purchase and Remortgage.

#### Defaults

1 in the last 24 months (0 in 3);  
maximum £1,000.

#### CCJs

1 in the last 24 month (0 in 3);  
maximum £750.

#### Mortgage Arrears (worst status)

0 in the last 12 months,  
1 in the last 36 months.

### For Loan sizes from £70,000 to £300,000

| Code  | LTV | Rate Type | Initial Rate                 | Reversion Rate        | ERCs                                 | Product Fee |
|-------|-----|-----------|------------------------------|-----------------------|--------------------------------------|-------------|
| REX05 | 85% | Fixed     | 6.64% fixed until 30/06/2014 | 5.93% (LIBOR + 4.89%) | 3% to 30/06/2013<br>2% to 30/06/2014 | £1,995      |

LIBOR 1.04% set on 12/03/2012

