

Activate product code:	XF0027		XF0028	
Type:	Owner Occupier		Owner Occupier	
Purpose:	Purchase with full fees payable by the applicant		Remortgage with fees assisted package	
Interest rate:	3.09%		3.09%	
Difference to follow on rate:	1.70%		1.70%	
APR:				
Period:	31 October 2020		31 October 2020	
No. of months (for Summit):	65		65	
Max. loan to value:	80%		80%	
Interest calculated:	Monthly		Monthly	
Follow on rate:	Family Building Society variable Managed Mortgage Rate, currently	4.79%	Family Building Society variable Managed Mortgage Rate, currently	4.79%
ERCs:	5% until 31 October 2016	31/10/2016	5% until 31 October 2016	31/10/2016
	4% until 31 October 2017	31/10/2017	4% until 31 October 2017	31/10/2017
	3% until 31 October 2018	31/10/2018	3% until 31 October 2018	31/10/2018
	2% until 31 October 2019	31/10/2019	2% until 31 October 2019	31/10/2019
	1% until 31 October 2020	31/10/2020	1% until 31 October 2020	31/10/2020
Processing fee:	Standard fee scale		Standard fee scale (valuation refunded on completion up to a maximum of £360)	
Completion fee:	£945		£945	
Repayment method:	Repayment only		Repayment only	
Conditional insurances:	None		None	
Minimum loan:	£45,000		£45,000	
Maximum loan:	Usual limits apply		Usual limits apply	
Completion deadline:	02 November 2015		02 November 2015	
Cashback:	None		None	
Additional criteria:	For applications between 75% & 80% LTV applicants must be able to evidence 12 months repayment history, mortgage or rental.		For applications between 75% & 80% LTV applicants must be able to evidence 12 months repayment history, mortgage or rental.	
Distribution:	Direct (via New Business Team and online) Via an Intermediary		Direct (via New Business Team and online) Via an Intermediary	
Procurator fee:	0.35% (min. £157.50)		0.35% (min. £157.50)	