

<b>Activate product code:</b>	<b>XF0025</b>		<b>XF0026</b>	
<b>Type:</b>	<b>Owner Occupier</b>		<b>Owner Occupier</b>	
<b>Purpose:</b>	Purchase with full fees payable by the applicant		Remortgage with fees assisted package	
<b>Interest rate:</b>	2.79%		2.79%	
<b>Difference to follow on rate:</b>	2.00%		2.00%	
<b>APR:</b>				
<b>Period:</b>	31 October 2018		31 October 2018	
<b>No. of months (for Summit):</b>	41		41	
<b>Max. loan to value:</b>	80%		80%	
<b>Interest calculated:</b>	Monthly		Monthly	
<b>Follow on rate:</b>	Family Building Society variable Managed Mortgage Rate, currently	4.79%	Family Building Society variable Managed Mortgage Rate, currently	4.79%
<b>ERCs:</b>	3% until 31 October 2016	31/10/2016	3% until 31 October 2016	31/10/2016
	2% until 31 October 2017	31/10/2017	2% until 31 October 2017	31/10/2017
	1% until 31 October 2018	31/10/2018	1% until 31 October 2018	31/10/2018
<b>Processing fee:</b>	Standard fee scale		Standard fee scale (valuation refunded on completion up to a maximum of £360)	
<b>Completion fee:</b>	£945		£945	
<b>Repayment method:</b>	Repayment only		Repayment only	
<b>Conditional insurances:</b>	None		None	
<b>Minimum loan:</b>	£45,000		£45,000	
<b>Maximum loan:</b>	Usual limits apply		Usual limits apply	
<b>Completion deadline:</b>	02 November 2015		02 November 2015	
<b>Cashback:</b>	None		None	
<b>Additional criteria:</b>	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.	
<b>Distribution:</b>	Direct (via New Business Team and online) Via an Intermediary		Direct (via New Business Team and online) Via an Intermediary	
<b>Procuration fee:</b>	0.35% (min. £157.50)		0.35% (min. £157.50)	