

<b>Activate product code:</b>	<b>XF0029</b>		<b>XF0030</b>	
<b>Type:</b>	<b>Owner Occupier Family Mortgage</b>		<b>Owner Occupier Family Mortgage</b>	
<b>Purpose:</b>	Purchase with full fees payable by the applicant		Purchase with full fees payable by the applicant	
<b>Interest rate:</b>	3.34%		3.64%	
<b>Difference to follow on rate:</b>	1.45%		1.15%	
<b>APR:</b>				
<b>Period:</b>	31/03/2019		31/03/2021	
<b>No. of months (Summit):</b>	43		67	
<b>Max. loan to value:</b>	95% with additional security provided by a family member		95% with additional security provided by a family member	
<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 March 2017	31/03/2017	5% until 31 March 2017	31/03/2017
	2% until 31 March 2018	31/03/2018	4% until 31 March 2018	31/03/2018
	1% until 31 March 2019	31/03/2019	3% until 31 March 2019	31/03/2019
			2% until 31 March 2020	31/03/2020
			1% until 31 March 2021	31/03/2021
<b>Processing fee:</b>	Standard fee scale		Standard fee scale	
<b>Completion fee:</b>	£545		£545	
<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>	£500,000		£500,000	
<b>Completion deadline:</b>	01 February 2016		01 February 2016	
<b>Cashback:</b>	None		None	
<b>Additional criteria:</b>	Standard Family Mortgage criteria applies FBS legal representative is Eversheds solicitors (at no cost to the applicant)		Standard Family Mortgage criteria applies FBS legal representative is Eversheds solicitors (at no cost to the applicant)	
<b>Distribution:</b>	Direct (New Business Team only) Via an Intermediary Not available online		Direct (New Business Team only) Via an Intermediary Not available online	
<b>Procurator fee:</b>	0.55% of the initial advance (min.£247.50)		0.55% of the initial advance (min.£247.50)	