

<b>Activate product code:</b>	<b>XF0040</b>	
<b>Summit long name:</b>	Fixed at 3.29% until 31/05/2021 (RP)	
<b>Summit short name:</b>	Fix3.2931/05/2021	
<b>MBL Note Title:</b>	FX5 Fixed until 31/05/2021	
<b>Type:</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>	3.29%	
<b>APR:</b>		
<b>Period:</b>	31 May 2021	
<b>No. of months (for Summit):</b>	65	
<b>Max. loan to value:</b>	80%	
<b>Interest calculated:</b>	Monthly	
<b>Follow on rate:</b>	Family Building Society variable Managed Mortgage Rate, currently	4.79%
<b>ERCs:</b>	5% until 31 May 2017	31/05/2017
	4% until 31 May 2018	31/05/2018
	3% until 31 May 2019	31/05/2019
	2% until 31 May 2020	31/05/2020
	1% until 31 May 2021	31/05/2021
<b>Application fee:</b>	Standard fee scale. For remortgage, valuation fee refunded in completion up to a maximum of £360.	
<b>Product fee:</b>	£945	
<b>Repayment method:</b>	Repayment only	
<b>Conditional insurances:</b>	None	
<b>Minimum loan:</b>	£45,000	
<b>Maximum loan:</b>	Usual limits apply	
<b>Completion deadline:</b>	01 June 2016	
<b>Cashback:</b>	None	
<b>Additional criteria:</b>	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) Via an Intermediary	
<b>Procuration fee:</b>	0.35% (min. £157.50)	