

AToM

All Types of Mortgages Ltd

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Your guide to our full range of mortgage products

This guide contains everything you need to know about the products we offer and why we've come to be known as the personal face of mortgage lending.

Correct as at: **10 May 2016**

All rates and product criteria are correct at the time of going to print

For use by professional intermediaries only

KentReliance
for Intermediaries



Our comprehensive mortgage range

Kent Reliance is the personal face of mortgage lending

We treat every case individually because our team knows that when it comes to mortgages, not everybody's needs are the same. We underwrite all applications on a case-by-case basis and are always on hand to support you before, during and after the application process. Take a look at the wide range of products we offer.



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Buy to Let mortgages

We offer products for private landlords and experienced professionals, alongside limited companies and LLPs for clients who have set up an SPV for their property or portfolio. We also offer products for HMO and student let properties.



Buy to Let standard


Correct as at 10 May 2016




Affordability based on
rental cover only



Professional
landlords welcome



Up to **85% LTV***



Min age: **25** Max age: **85**
(at the end of the mortgage term)

LTV	Type	Term	Rate	Fee	ERC	Product code
75%	Discount ¹	2yr	3.79%	1.50%	No ERCs	00616 KBTL1605
75%	Fixed	2yr	3.99%	1.50%	4% in year one, 3% in year two	00617 KBTL1605
75%	Fixed	3yr	4.19%	1.50%	4% in year one, 3% in years two and three	00618 KBTL1605
75%	Fixed	5yr	4.19%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	00619 KBTL16F5
80%	Discount ²	2yr	4.29%	1.50%	No ERCs	00620 KBTL1605
80%	Fixed	2yr	4.49%	1.50%	4% in year one, 3% in year two	00621 KBTL1605
80%	Fixed	3yr	4.59%	1.50%	4% in year one, 3% in years two and three	00622 KBTL1605
80%	Fixed	5yr	4.59%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	00623 KBTL16F5
85%	Discount ³	2yr	4.99%	2.50%	No ERCs	00497 KBTL1507
85%	Fixed	2yr	5.19%	2.50%	4% in year one, 3% in year two	00498 KBTL1507
85%	Fixed	3yr	5.29%	2.50%	4% in year one, 3% in years two and three	00499 KBTL1507
85%	Fixed	5yr	5.29%	2.50%	5% in year one, 4% in year two, 3% in years three, four and five	00624 KBTL16F5

¹2.79% | ²2.29% | ³1.59%

Minimum loan £75,000. Maximum loan £1,000,000. *Loans over 80% LTV are not available for first time landlords.


Under no circumstances should this document be copied, given to or distributed to customers or potential customers. This product guide does not include APRs which are required for consumers to compare mortgage products.

Buy to Let specialist

Correct as at 10 May 2016



Limited company & LLP
(ie SPVs set up for portfolios)



Up to **85% LTV***



Multiple units on one
freehold accepted



HMOs/Student lets
accepted

LTV	Type	Term	Rate	Fee	ERC	Product code
75%	Discount ⁴	2yr	3.79%	1.50%	No ERCs	00625 SBTL1605
75%	Fixed	2yr	3.99%	1.50%	4% in year one, 3% in year two	00626 SBTL1605
75%	Fixed	3yr	4.19%	1.50%	4% in year one, 3% in years two and three	00627 SBTL1605
75%	Fixed	5yr	4.19%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	00628 SBTL16F5
80%	Discount ⁵	2yr	4.29%	1.50%	No ERCs	00629 SBTL1605
80%	Fixed	2yr	4.49%	1.50%	4% in year one, 3% in year two	00630 SBTL1605
80%	Fixed	3yr	4.59%	1.50%	4% in year one, 3% in years two and three	00631 SBTL1605
80%	Fixed	5yr	4.59%	2.00%	5% in year one, 4% in year two, 3% in years three, four and five	00632 SBTL16F5
85%	Discount ⁶	2yr	4.99%	2.50%	No ERCs	00633 SBTL1605
85%	Fixed	2yr	5.19%	2.50%	4% in year one, 3% in year two	00634 SBTL1605
85%	Fixed	3yr	5.29%	2.50%	4% in year one, 3% in years two and three	00635 SBTL1605
85%	Fixed	5yr	5.29%	2.50%	5% in year one, 4% in year two, 3% in years three, four and five	00636 SBTL16F5





⁴2.79% | ⁵2.29% | ⁶1.59%

Minimum loan £75,000. Maximum loan £1,000,000. *Loans over 80% LTV are not available for first time landlords.

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Large loan Buy to Let standard

Correct as at 10 May 2016

 % Affordability based on rental cover only	 Professional landlords welcome	 Also available for customers with £2,000,000 Group exposure	 Up to 80% LTV
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LTV	Type	Term	Rate	Fee	ERC	Product code
75%	Discount ⁷	2yr	3.79%	1.25%	No ERCs	00655 KBLL1605
75%	Fixed	2yr	3.99%	1.25%	4% in year one, 3% in year two	00656 KBLL1605
75%	Fixed	3yr	4.19%	1.25%	4% in year one, 3% in years two and three	00657 KBLL1605
75%	Fixed	5yr	4.19%	1.75%	5% in year one, 4% in year two, 3% in years three, four and five	00658 KBLL16F5
80%	Discount ⁸	2yr	4.29%	1.25%	No ERCs	00659 KBLL1605
80%	Fixed	2yr	4.49%	1.25%	4% in year one, 3% in year two	00660 KBLL1605
80%	Fixed	3yr	4.59%	1.25%	4% in year one, 3% in years two and three	00661 KBLL1605
80%	Fixed	5yr	4.59%	1.75%	5% in year one, 4% in year two, 3% in years three, four and five	00662 KBLL16F5

⁷2.79% | ⁸2.29%

Minimum loan £1,000,000. Maximum loan £3,000,000.

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Large loan Buy to Let specialist

Correct as at 10 May 2016

 <p>HMOs/Student lets accepted</p>	 <p>Limited company & LLP (ie SPVs set up for portfolios)</p>	 <p>Also available for customers with £2,000,000 Group exposure</p>	 <p>Up to 80% LTV</p>
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LTV	Type	Term	Rate	Fee	ERC	Product code
75%	Discount ⁹	2yr	3.79%	1.25%	No ERCs	00663 SBLL1605
75%	Fixed	2yr	3.99%	1.25%	4% in year one, 3% in year two	00664 SBLL1605
75%	Fixed	3yr	4.19%	1.25%	4% in year one, 3% in years two and three	00665 SBLL1605
75%	Fixed	5yr	4.19%	1.75%	5% in year one, 4% in year two, 3% in years three, four and five	00666 SBLL16F5
80%	Discount ¹⁰	2yr	4.29%	1.25%	No ERCs	00667 SBLL1605
80%	Fixed	2yr	4.49%	1.25%	4% in year one, 3% in year two	00668 SBLL1605
80%	Fixed	3yr	4.59%	1.25%	4% in year one, 3% in years two and three	00669 SBLL1605
80%	Fixed	5yr	4.59%	1.75%	5% in year one, 4% in year two, 3% in years three, four and five	00670 SBLL16F5

⁹2.79% | ¹⁰2.29%

Minimum loan £1,000,000. Maximum loan £3,000,000.


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Ex-Patriate Buy to Let

Correct as at 10 May 2016



Property must be in **London or the South East***



Up to **75% LTV**



Min income **£25,000**
Min loan size **£125,000**

LTV	Type	Term	Rate	Fee	ERC	Product code
75%	Discount ¹¹	2yr	4.49%	2.00%	4% in year one, 3% in year two	00653 KEXP1605
75%	Discount ¹²	2yr	4.89%	2.50%	4% in year one, 3% in year two	00654 KEXP1605

¹¹2.09% | ¹²1.69%

*If the case detail does not fit these exact requirements, it may still be possible to consider the deal on our non-standard Ex-Pat product. For example, the property may be in Manchester or the applicant may be a teacher.

For people currently working abroad, our Ex-Pat Buy to Let mortgages offer solutions to help your client purchase an investment property in the UK while they are temporarily out of the United Kingdom.

Ex-pat professional mortgage - this is geared towards two types of borrowers wanting to purchase a property in London or the South East:

- a professional applicant who is employed in the senior position by a UK, EU, US agency or by a recognised and traceable company abroad; or
- a self-employed applicant such as an equity partner in a law firm, professional contractor or a business owner with an internationally recognised accountant.

Ex-pat non-standard mortgages - as a flexible lender we also offer an ex-pat non-standard mortgage. This is for customers who may not fit our standard mortgage or may not be purchasing in London or the South East but present compelling reasons to lend. Applications for this product will be looked at on a case by case basis and bespoke underwriting will be applied. For more information please speak to your Business development manager.

Minimum loan £125,000. Maximum loan £3,000,000.

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Buy to Let terms and conditions

- These products are available on repayment or interest-only terms.
- At the end of any initial deal, the interest rate will revert to the BTL standard variable rate.
- The BTL variable rate can vary in line with the general level of interest rates and economic conditions.
- If your client makes any lump sum payments or repays the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all Offer Letters.
- The minimum mortgage term is 5 years and the maximum is 35 years.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are not portable.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.
- Consumer Buy to Let mortgages are regulated by the Mortgage Credit Directive Order 2015.
- Non-consumer Buy to Let loans are not regulated.
- ERC percentage based on the remaining capital balance.

The Buy to let variable rate is 6.58%. Application fee £130 payable at time of application. This is to cover assessing and processing the application (even if the application is unsuccessful or is withdrawn). Please note that applications will not be processed until this fee is received. All our products are subject to availability and may be withdrawn at any time. ERCs may be incurred for full redemption or repayment of capital.

For interest-only or part repayment/part interest-only, it is your client's responsibility to ensure they have sufficient funds available at the end of the term with which to repay the loan. All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 25 or over. Maximum age at the end of the mortgage term is 85. Written quotations are available on request.

OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).

AS A LAST RESORT YOUR CLIENT'S HOME MAY BE REPOSSESSED IF THEY DO NOT KEEP UP PAYMENTS ON THEIR MORTGAGE

Residential mortgages

We offer residential mortgages for specialist cases and also for the self-employed to either buy a first home, move to a new one or simply find a better deal.



Residential standard

Correct as at 10 May 2016



Up to **90% LTV** available for **loans over £250,000**



5 year products
available



Loans up to **£3,000,000**

LTV	Type	Term	Rate	Fee	ERC	Product code
85%	Discount ¹³	2yr	3.79%	0.50%	No ERCs	00637 KRES1605
85%	Fixed	2yr	3.89%	0.50%	3% in years one and two	00638 KRES1605
85%	Fixed	3yr	4.09%	0.50%	3% in years one, two and three	00639 KRES1605
85%	Fixed	5yr	4.09%	0.50%	3% in years one, two, three, four and five	00640 KRES16F5
90%	Discount ¹⁴	2yr	4.09%	0.50%	No ERCs	00641 KRES1605
90%	Fixed	2yr	4.19%	0.50%	3% in years one and two	00642 KRES1605
90%	Fixed	3yr	4.39%	0.50%	3% in years one, two and three	00643 KRES1605
90%	Fixed	5yr	4.39%	0.50%	3% in years one, two, three, four and five	00644 KRES16F5

¹³2.29% | ¹⁴1.99%

Minimum loan £75,000 (£250,000 for 90% LTV). Maximum loan £3,000,000.

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Residential interest-only

Correct as at 10 May 2016



Minimum property value
£500,000



Larger loans
Available by negotiation



Up to **85% LTV**



Loans up to **£3,000,000**

LTV	Type	Term	Rate	Fee	ERC	Product code
75%	Discount ¹⁵	2yr	3.79%	0.50%	No ERCs	00645 KIOR1605
75%	Fixed	2yr	3.89%	0.50%	3% in years one and two	00646 KIOR1605
75%	Fixed	3yr	4.09%	0.50%	3% in years one, two and three	00647 KIOR1605
75%	Fixed	5yr	4.09%	0.50%	3% in years one, two, three, four and five	00648 KIOR16F5
85%	Discount ¹⁶	2yr	3.79%	1.00%	No ERCs	00649 KIOR1605
85%	Fixed	2yr	3.89%	1.00%	3% in years one and two	00650 KIOR1605
85%	Fixed	3yr	4.09%	1.00%	3% in years one, two and three	00651 KIOR1605
85%	Fixed	5yr	4.09%	1.00%	3% in years one, two, three, four and five	00652 KIOR16F5

¹⁵2.29% | ¹⁶2.29%

Minimum loan £75,000. Maximum loan £3,000,000.

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Acceptable repayment strategies for residential interest-only mortgages

Repayment strategy ✓

**Sale of second home/
Buy to let property**

Evidence requirements
Full address and postcodes of property(ies), evidence of existing secured debt, evidence of current value (estate agent valuation or Automated Valuation Model)

Value of repayment strategy
Value of current equity

Repayment strategy ✓

Endowment

Evidence requirements
Certified copy of the latest projection statement(s) dated within the last 12 months

Value of repayment strategy
Value of latest projection

Repayment strategy ✓

Stocks & Shares ISA

Evidence requirements
Certified copy of the latest investment statements(s) dated within the last 12 months

Value of repayment strategy
Value of the latest total investment

Repayment strategy ✓

Unit Trusts/OEICs

Evidence requirements
Certified copy of the latest projection statements(s) dated within the last 12 months

Value of repayment strategy
Value of the latest total investment

Repayment strategy ✓

Pension

Evidence requirements
Certified copy of the latest projection statements(s) dated within the last 12 months

Value of repayment strategy
Value of tax free cash lump sum available to be taken

Repayment strategy ✓

UK Stocks & Shares

Evidence requirements
Evidence of current ownership

Value of repayment strategy
Value of the latest total investment

Repayment strategy ✓

Savings

Evidence requirements
Certified copy of passbook/ statement of balance dated within the last 12 months

Value of repayment strategy
Value of the latest total investment

Repayment strategy ✓

Premium Bonds

Evidence requirements
Evidence of current ownership

Value of repayment strategy
Value of Bonds

Residential terms and conditions

- Residential standard mortgage products are only available on a repayment basis. Interest-only or part repayment/part interest-only may be available only by exception.
- At the end of any initial deal, the interest rate will revert to the Standard variable rate.
- The Standard variable rate can vary in line with the general level of interest rates and economic conditions.
- If your client makes any lump sum payments or repays the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all mortgage illustration.
- The minimum mortgage term is 5 years and the maximum is 35 years.
- The maximum loan size is £3m for residential and £1m for shared ownership.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are portable. Even if your client moves home during the initial special deal period of a mortgage, the remaining benefits (up to the outstanding balance of their existing mortgage) of that special deal can be transferred to their new mortgage with us, subject to our lending criteria at the time of any move. In this case, any early repayment charges will not be charged but the existing rate will not apply to any additional funds that your client borrows.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.
- ERC percentage based on the remaining capital balance.

The Standard variable rate is 6.08%. Application fee £130 payable at time of application. This is to cover assessing and processing the application (even if the application is unsuccessful or is withdrawn). Please note that applications will not be processed until this fee is received. All of our products are subject to availability and may be withdrawn at any time. ERCs may be incurred for full redemption or repayment of capital.

For interest-only or part repayment/part interest-only, it is your client's responsibility to ensure they have sufficient funds available at the end of the term with which to repay the loan. All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 18 or over. Maximum age at the end of the mortgage term is 85. Written quotations are available on request.

OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).

AS A LAST RESORT YOUR CLIENT'S HOME MAY BE REPOSSESSED IF THEY DO NOT KEEP UP PAYMENTS ON THEIR MORTGAGE

Shared ownership

Our shared ownership range is designed for people who want to access affordable home ownership. These solutions have been assembled to give your clients the opportunity of part-owning/part-renting a property.



Shared ownership

Correct as at 10 May 2016



1st step

on housing ladder



Needs to be purchased through a registered **Housing Association that permits** up to **100% staircasing**



Up to **100% MSV***



MSV*	LTV	Type	Term	Rate	Fee	ERC**	Product code
90%	75%	Fixed	2yr	4.49%	£399	3% in years one and two	00733 KSHO1605
95%	75%	Fixed	2yr	4.59%	£399	3% in years one and two	00734 KSHO1605
100%	75%	Fixed	2yr	4.79%	£399	3% in years one and two	00735 KSHO1605

Minimum loan £70,000. Maximum loan £1,000,000.

The Shared ownership standard variable rate is 6.08%. An admin fee of £60 is payable at time of application.

All of our products are subject to availability and may be withdrawn at any time. The client's share of the property must be a minimum of 25% and a maximum of 75% of the full property value. LTV quoted above relates to the full value and not the share purchased LTV. *Maximum Share Value (MSV). **ERC's may be incurred for full redemption or repayment of capital.

Shared ownership terms and conditions

- These products are only available on a repayment basis.
- At the end of any initial deal, the interest rate will revert to the Standard variable rate.
- The Standard variable rate can vary in line with the general level of interest rates and economic conditions.
- If your client makes any lump sum payments or repays the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all Mortgage Illustrations.
- The minimum mortgage term is 5 years and the maximum is 35 years.
- The maximum loan size is £1m.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are portable. Even if your client moves home during the initial special deal period of a mortgage, the remaining benefits (up to the outstanding balance of their existing mortgage) of that special deal can be transferred to their new mortgage with us, subject to our lending criteria at the time of any move. In this case, any early repayment charges will not be charged but the existing rate will not apply to any additional funds that your client borrows.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.
- ERC percentage based on the remaining capital balance.

Under no circumstances should this document be copied, given to or distributed to customers or potential customers. This product guide does not include APRs which are required for consumers to compare mortgage products.

All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 18 or over. Maximum age at the end of the mortgage term is 85. Written quotations are available on request.

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AS A LAST RESORT YOUR CLIENT'S HOME MAY BE REPOSSESSED IF THEY DO NOT KEEP UP PAYMENTS ON THEIR MORTGAGE

We look forward to working with
you soon

If you would like more information about our
service to you, or about any of our products, please
contact your Business Development Manager or
National Account Manager.

Email us

service@atomltd.co.uk

Visit

www.atomltd.co.uk

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