RESIDENTIAL
PACKAGER SEMI-EXCLUSIVE

The following Residential Fixed Rate products are available on a semi-exclusive basis through Impact Specialist Finance.

PRODUCT FEATURES

MAX LTV	TERM	PRODUCT FEE
85%	2 year	£995
85%	5 year	£995

INITIAL RATES

VIDA 1	VIDA 2	VIDA 3
3.74%	4.54%	5.04%
4.14%	5.04%	5.49%

DETAILS

- ✓ Available on Vida 1, 2 and 3 only
- ✓ Loan size from £100,000 up to £500,000
- ✓ Product fee £995, can be added to loan
- ✓ £180 assessment fee payable upfront on application
- ✓ ERCs: 2 year 4/3%, 5 year 5/4/3/3/3%

CRITERIA

- ✓ Available for properties in England, Wales and Scotland
- ✓ Available for Home Movers, Remortgages or FTBs
- ✓ Ex Local Authority properties
- ✓ Flats above commercial properties
- ✓ Up to 4 applicants with combined incomes
- ✓ Limited tranche availability
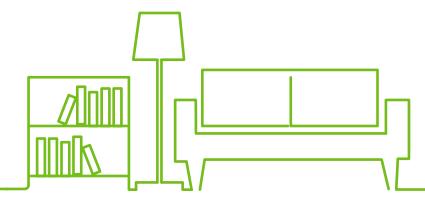
Case to discuss?
If you have a case you'd like to discuss, please contact our team.
They'll be happy to help with all enquiries regarding mortgage applications.

📞 01403 272625   🌐 www.impactpackaging.co.uk

RESIDENTIAL TIERS

Available for both purchase and remortgages

Vida Homeloans

CREDIT STATUS		VIDA 1	VIDA 2	VIDA 3	VIDA 4	VIDA 5
Combined CCJs and defaults	Number last 24 months	0	1 above £250	2 above £250	3 above £500	4 above £500
	Registered	0 in the last 24 months	0 above £250 in the last 18 months	0 above £250 in the last 12 months	0 above £500 in the last 9 months	0 above £500 in the last 6 months
Value of Unsatisfied CCJs		0	0	£2500	£5000	£5000
Missed Mortgage / Secured Payments*		0 in the last 36 months	0 in the last 12 months	0 in the last 12 months	0 in the last 9 months	0 in the last 6 months
Unsecured Missed Payments in the last 6 months	Number	1	1	2	2	3
	Combined Value	£50	£100	£150	£200	£500

*Worst status of 3 in the last 24 months

- Debt Management Plan/Debt Arrangement Schemes may be considered at Underwriter discretion - subject to satisfactory affordability and conduct checks.
- Bankruptcy/IVA/DRO/Trust Deed discharged over 6 years
- Previous Repossession in last 10 years not acceptable
- Adverse criteria assessed on combined adverse from all applicants

DIP possible in under 10 minutes