

# Mainstream mortgages

- Products and repayment methods can be mixed and matched. The mortgage can be split between different products, eg fixed rate and tracker, and between repayment and interest only
- Full range of fixed and tracker rate mortgages available
- Capital raising up to 80% LTV
- Unencumbered loans available

## Remortgages

- Free legal work on 'standard' cases £5,000 - £999,999 (England & Wales)
- Free legal costs or £400 towards legal costs in Scotland provided the free legal criteria are met
- £400 towards legal costs in Northern Ireland provided the free legal criteria are met
- No valuation fee for remortgages of £500,000 or less
- Customer must have owned the property for at least 6 months

## Affordability – background buy-to-lets

- We accept the risk of background buy-to-lets with another lender and these will not affect the main residence application if:
  - Lloyds Banking Group (excluding HBoS) mortgage commitments are less than £500,000
  - None of the mortgages are currently in arrears
  - The customer's total portfolio mortgage debt is less than £2 million

This sheet is intended as a guide only.

Please go to [www.cheltglos-intermediaries.co.uk](http://www.cheltglos-intermediaries.co.uk)

for our full underwriting criteria or speak to your BDM.

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