

Our mortgages come with these added-value benefits

- Free valuation for residential remortgages (see note 2)
- Free legal fees for remortgages (see note 3)
- Extra payments of up to 10% allowed each year (see note 4)
- For residential loans, no higher lending charge for loans 90% or below
- All products are portable

Residential products

Mortgage product	Product code	Maximum loan to value Including all fees	Interest rate payable	Product features		Booking fee (payable upfront by cheque and non-refundable)	Arrangement fees (added to the loan when the mortgage completes)	Valuation fee (added to the loan when the mortgage completes)	Early repayment charges
Purchase									
Premier Club exclusive 3 year fixed Interest calculated daily	FXR682	up to 85%	5.29%	Fixed until 01/04/2013, reverting to our variable mortgage rate for the term. Latest completion date 31/07/2010.		£195	£600	This fee will depend on the value of the property. Please see our website for more details.	An early repayment charge applies during the fixed rate period, and is equal to 6 months' interest at the fixed rate.
Purchase and remortgage – (Capital raising limited to 80% LTV)									
Premier Club exclusive 3 year tracker Interest calculated daily	TRK093	up to 85%	3.99%	3.49%	The % shown is the amount above our tracker mortgage rate for 3 years, reverting to our variable mortgage rate for the term..	£195	£600	Free valuation	An early repayment charge applies during the tracker period and is equal to 3% of the amount outstanding in the tracker period.
Premier Club exclusive 3 year fixed Interest calculated daily	FXR681	up to 90%	6.79%	Fixed until 01/04/2013, reverting to our variable mortgage rate for the term. Latest completion date 31/07/2010.		£195	£600	Free valuation	An early repayment charge applies during the fixed rate period, and is equal to 6 months' interest at the fixed rate.
3 year discount Interest calculated annually	DIS657	up to 80%	4.99%	1.00%	The % shown is the discount for 3 years, reverting to our standard variable rate for the term.	£195	£500	Free valuation	No early repayment charge applies during the discount period.
3 year fixed Interest calculated daily	FXR683	up to 80%	5.39%	Fixed until 01/04/2013, reverting to our variable mortgage rate for the term. Latest completion date 31/07/2010.		£195	£600	Free valuation	An early repayment charge applies during the fixed rate period, and is equal to 6 months' interest at the fixed rate.
3 year fixed Interest calculated daily	FXR684	up to 85%	5.49%	Fixed until 01/04/2013, reverting to our variable mortgage rate for the term. Latest completion date 31/07/2010.		£195	£600	Free valuation	An early repayment charge applies during the fixed rate period, and is equal to 6 months' interest at the fixed rate.
5 year fixed Interest calculated daily	FXR685	up to 80%	5.79%	Fixed until 01/04/2015, reverting to our variable mortgage rate for the term. Latest completion date 31/07/2010.		£195	£800	Free valuation	An early repayment charge applies during the fixed rate period, and is equal to 6 months' interest at the fixed rate.

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Buy to let products

Mortgage product	Product code	Maximum loan to value	Interest rate payable	Product features	Booking fee (payable upfront and non-refundable)	Arrangement fees (added to the loan when the mortgage completes)	Early repayment charges
Buy to let variable mortgage rate Interest calculated daily	LMR005	up to 65%	6.54%	Variable for the term.	No fee	£1,495	No early repayment charges apply.
Premier Club exclusive Buy to let 3 year fixed Interest calculated daily	FXRB55	up to 65%	5.89%	Fixed until 01/04/2013, reverting to our buy to let variable mortgage rate for the term. Latest completion date 31/07/2010.	£195	£700	An early repayment charge applies during the fixed rate period, and is equal to 6 months' interest at the fixed rate.

Notes:

1. The Tracker Mortgage Rate (TMR) follows the Bank of England (Repo) rate. We compare the TMR to the Repo rate normally once each calendar month after the day on which the Bank of England announces its rate. If the rates are different when we compare them, we will change the TMR to be the same as the Repo rate from the 1st of the following month for existing borrowers, and during the same month for new borrowers.
2. For residential remortgage applications a free valuation applies. This offer applies to the first mortgage application. Any subsequent application(s) will be subject to the normal fee. Please do not send us a cheque, any application fee charged will be added to the loan when the mortgage completes. This offer does not apply to our standard variable rate mortgage.
3. Our free legal service, when using the Society's nominated solicitor, will pay for the usual legal work involved in moving your client's mortgage to us. Your client may have to pay some costs involved in redeeming their mortgage. Our free legal services do not apply to applications involving transfer of title, equity buyout, divorce settlement or remortgages where the property has been owned for less than 6 months.
4. Extra one-off payments (minimum £500) of up to 10% of the original loan amount can be made without charge in each 12 month period from the start date of the product term to the end of the early repayment charge period of the loan. For extra payments of more than 10% of the original loan amount in any 12 month period, the early repayment charge will apply to the amount over 10%. This feature applies to all of our residential and buy to let products. Full details of how this charge is calculated are available from your Regional Development Manager.
5. Search indemnity insurance accepted on residential and buy to let remortgage cases.
6. **Porting** – A KFI is available from our intermediary website. For further details please contact your Regional Development Manager.
7. **Customer retentions** – To find out what products are available for existing customers, please contact our Retentions Team on 0115 956 4702.
8. Offers may be withdrawn at short notice and apply to new mortgage applications where the lender is Nottingham Building Society.
9. For full details of our Lending Criteria, please visit our website www.thenottingham-intermediaries.com.

We can offer a mortgage on properties throughout England or Wales. If you have any queries, please contact your Regional Development Manager for details.

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