

# Residential Semi-exclusive products

(Openwork, Quilter, London & Country and Sesame broker)



Our variable mortgage rate (VMR) is 5.74%

Valid from 5<sup>th</sup> January 2021

Mortgage product	Product code	Maximum loan to value (including fees)	Interest rate payable	Product features	Reverts to	Booking fee (payable upfront and non-refundable)	Arrangement fees (added to the loan up to the max LTV when the mortgage completes)	Benefits	Early repayment charges
Available for remortgage only									
5 year fixed	MF0752*	80%	2.25%	Fixed until 01/04/2026	4.24% (VMR less 1.50%)	No fee	No fee	<ul style="list-style-type: none"> <li>• One basic free valuation</li> <li>• Free legal fees (standard legal fees only)</li> <li>• Extra payments of up to 10% allowed each year (min £500)</li> <li>• All products are portable</li> </ul>	Descending; 5% 1st year 4% 2nd year 3% 3rd year 2% 4th year & 1% 5th year

Interest calculated daily. Maximum loan £500,000 per property. Our latest product changes are highlighted in red.