

### Residential Discounted

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Residential	95%	3.19%	A discount of 1.80% for <b>36</b> months, giving a current rate payable of 3.19%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	n/a	n/a	3% year 1; 2% year 2; 1% year 3	0.35%	Fees Assisted legals on standard purchase or remortgage (terms apply) MMBS to pay HLC. Limited offer. Switch to Fixed Rate at any time without ERC's
Residential	90%	2.59%	A discount of 2.40% for <b>36</b> months, giving a current rate payable of 2.59%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199		0.35%	MMBS to pay HLC, Switch to Fixed Rate at any time without ERC's
Residential	85%	2.29%	A discount of 2.70% for <b>36</b> months, giving a current rate payable of 2.29%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199		0.35%	MMBS to pay HLC
Residential	75%	2.29%	A discount of 2.70% for <b>36</b> months, giving a current rate payable of 2.29%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	3% year 1; 2% year 2; 1% year 3	0.35%	Fees Assisted legals on standard purchase or remortgage (terms apply) Interest only and capital and interest repayment basis
Residential	75%	2.39%	A discount of 2.60% for the <b>term</b> of the mortgage, giving a current rate payable of 2.39%.	Purchase, remortgage	£199	£599	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	100% Offset Share available
Residential	75%	4.99%	The Society's Standard Variable Rate, currently 4.99%, for <b>term</b> of the mortgage.	Purchase, remortgage	£199	£199		0.35%	
Residential	75%	1.99%	A discount of 3.00% for <b>36</b> months, giving a current rate payable of 1.99%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	3% year 1; 2% year 2; 1% year 3	0.35%	Fees Assisted legals on standard purchase or remortgage (terms apply) Switch to Fixed Rate at any time without ERC's
Residential	65%	1.99%	A discount of 3.00% for <b>36</b> months, giving a current rate payable of 1.99%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Right to Buy Purchase only	£199	£199		0.35%	Fees Assisted legals on standard purchase or remortgage (terms apply) Right to Buy - repayment only, Max 65% LTV, Max 100% of discounted purchase price
Residential	60%	4.99%	The Society's Standard Variable Rate, currently 4.99%, for the <b>term</b> of the mortgage.	Purchase, remortgage	£99	1.5%	n/a	0.35%	<b>Short term finance</b> Available on an interest only and capital and interest repayment basis or a combination of the two

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

For full product details please visit Trigold

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# Residential Shared Ownership

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Residential	95%	3.29%	A discount of 1.70% for <b>36</b> months, giving a current rate payable of 3.29%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Shared ownership	£199	n/a	3% year 1; 2% year 2; 1% year 3	0.35%	

# Residential Fixed

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Residential	95%	3.99%	A fixed rate of 3.99% to <b>30 June 2022</b> , reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	5% until 30/06/18; 4% until 30/06/19; 3% until 30/06/20; 2% until 30/06/21; 1% until 30/06/22	0.35%	MMBS to pay HLC. Fees Assisted legals on standard purchase or remortgage (terms apply)
Residential	90%	2.89%	A fixed rate of 2.89% to <b>30 April 2020</b> , reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	4% until 30/04/17; 3% until 30/04/18; 2% until 30/04/19; 1% until 30/04/20	0.35%	MMBS to pay HLC. Fees Assisted legals on standard purchase or remortgage (terms apply)
Residential	90%	3.29%	A fixed rate of 3.29% to <b>30 June 2022</b> , reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	5% until 30/06/18; 4% until 30/06/19; 3% until 30/06/20; 2% until 30/06/21; 1% until 30/06/22	0.35%	MMBS to pay HLC. Fees Assisted legals on standard purchase or remortgage (terms apply)
Residential	85%	2.59%	A fixed rate of 2.59% to <b>30 April 2020</b> , reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	4% until 30/04/17; 3% until 30/04/18; 2% until 30/04/19; 1% until 30/04/20	0.35%	MMBS to pay HLC
Residential	85%	2.89%	A fixed rate of 2.89% to <b>30 June 2022</b> , reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	5% until 30/06/18; 4% until 30/06/19; 3% until 30/06/20; 2% until 30/06/21; 1% until 30/06/22	0.35%	MMBS to pay HLC
Residential	75%	2.29%	A fixed rate of 2.29% to <b>30 April 2020</b> , reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	4% until 30/04/17; 3% until 30/04/18; 2% until 30/04/19; 1% until 30/04/20	0.35%	MMBS to pay HLC
Residential	75%	2.55%	A fixed rate of 2.55% to <b>30 June 2022</b> , reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	n/a	£999	5% until 30/06/18; 4% until 30/06/19; 3% until 30/06/20;	0.35%	No Application fee
Residential	75%	2.69%	A fixed rate of 2.69% to <b>30 June 2022</b> , reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	2% until 30/06/21; 1% until 30/06/22	0.35%	Right to Buy - repayment only, Max 65% LTV, Max 100% of discounted purchase price

## Buy to Let

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCs	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Consumer Buy to Let	60%	2.19%	A discount of 2.80% for <b>36</b> months, giving a current rate payable of 2.19%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£399	3% year 1; 2% year 2; 1% year 3	0.35%	
Business Buy to Let	60%	2.19%	A discount of 2.80% for <b>36</b> months, giving a current rate payable of 2.19%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£399		0.35%	
Holiday Buy to Let	60%	2.49%	A variable rate, currently 4.99%, with a discount of 2.50%, for the <b>term</b> of the mortgage, giving a current rate of 2.49%.	Purchase, remortgage	£199	£599	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	
Family Buy to Let	60%	3.25%	A variable rate, currently 4.99%, with a discount of 1.74%, for the <b>term</b> of the mortgage, giving a current rate of 3.25%.	Purchase, remortgage	£199	£399		0.35%	

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND YOUR RENTAL PROPERTY, OR OTHER PROPERTY USED AS SECURITY, MAY BE REPOSSESSED

## Self Build and Renovation

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCs	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Advance Self Build and Renovation	75%	4.89%	A discount of 0.10% for <b>36</b> months, giving a current rate payable of 4.89%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Final LTV <75%	£500	0.50%	3% year 1; 2% year 2; 1% year 3	0.35%	On receipt of final completion certs can have a scheme transfer to another product and ERCs will be waived (subject to eligibility). Higher Lending Charge applicable to all applications with min amount payable £165.
Standard Self Build and Renovation	75%	4.89%	A discount of 0.10% for <b>36</b> months, giving a current rate payable of 4.89%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Final LTV <75%	£500	0.50%		0.35%	On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility)
Eco Self Build	75%	4.39%	A discount of 0.60% for <b>36</b> months, giving a current rate payable of 4.39%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Final LTV <75%	£500	0.50%		0.35%	On receipt of final completion certs can have a scheme transfer to another product and ERC's will be waived (subject to eligibility).
Family Assist Self Build	75%	4.89%	A discount of 0.10% for <b>36</b> months, giving a current rate payable of 4.89%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Final LTV <75%	£500	0.50%		0.35%	On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility) Parental Deposit repaid as a final stage payment on completion of the build, subject to final end value being 75% or lower.

# General Criteria

(Other lending criteria may apply)

		Residential		Buy to Let			Self Build			
		Purchase/ remortgage	Shared Ownership	Standard Rental Income	Holiday Rental Income	Family	Family Assist	Standard/ Eco	Advance	
<b>Affordability</b>	Affordability calculator applies	Affordability calculator applies		145% of 5.5%	130% of 5.5%	145% of 5.5%	Affordability calculator applies			
<b>Minimum age</b>	18	18		25		25				
<b>Max age at end of term</b>		80		4						
<b>Max no applicants</b>		England and Wales								
<b>Location</b>		England and Wales								
<b>Min loan</b>	£25,000 (Short term finance £100,000)	£70,000	£25,000				£150,000			
<b>Max loan/LTV</b>	£250k/95% £300k/90% £350k/80% £750k/75% Max 60% within London £250k/65% RTB	£150k/95% of share (max 75% LTV)	£250k/ product limits			£250k/ 75%	£750k/ 75%	£350k/ 75%		
<b>Restrictions apply to New Build properties. Please refer to Lending Criteria Guidelines.</b>										
<b>Min term</b>		5 (Short term finance 12 months)								
<b>Max term</b>		40 (Short term finance 5 years)								
<b>Repayment method</b>		Capital and Interest, Interest Only, Part and Part								
<b>FTB</b>		Yes (Short term finance No)			Yes					
<b>Min income</b>	N/A	£35k	£35k	£35k	£35k					N/A
<b>Employment</b>		Continuous employment for 12 months, current employment 3 months, permanent, not in probation.								
<b>Self employment</b>		Minimum 24 months trading								
<b>Income verification</b>		Employed: 3 months payslips, employment reference Self employed: 2 years accounts plus projection and qualified accountant's reference. SA302 acceptable below 75% LTV for last 2 years Buy to Let: SA302 acceptable to evidence income for self employed								
<b>Other requirements</b>		Full credit search, proof of residency for last 12 months, proof of identity (provided by intermediary), proof of mortgage/rent payments, proof of income, last 3 months bank statements, proof of deposit for purchases								
<b>Property</b>		Traditionally built houses, bungalows and leasehold flats. <b>Exclusions:</b> non standard construction, properties affected by subsidence, flats in blocks greater than 4 floors, BTL leasehold properties								
<b>Min property val</b>		£90k								
<b>Valuations</b>		Physical valuation arranged								
<b>Solicitors</b>		The Group operates a panel of solicitors and licensed conveyancers, which is managed by LMS. New firms may be added (terms apply). Applicant to pay all fees direct to solicitor								
<b>Buildings insurance</b>		Required, arranged by applicant								

## Valuation Fee

Main Advance Valuation – Purchase price	Basic	RICS* Homebuyer
<b>Up to £80,000</b>	£150.00	£350.00
<b>£80,001 - £100,000</b>	£170.00	£375.00
<b>£100,001 - £120,000</b>	£190.00	£400.00
<b>£120,001 - £150,000</b>	£210.00	£450.00
<b>£150,001 - £200,000</b>	£240.00	£500.00
<b>£200,001 - £250,000</b>	£260.00	£550.00
<b>£250,001 - £300,000</b>	£290.00	£600.00
<b>£300,001 - £350,000</b>	£330.00	£650.00
<b>£350,001 - £400,000</b>	£360.00	£700.00
<b>£400,001 - £450,000</b>	£410.00	£750.00
<b>£450,001 - £500,000</b>	£450.00	£800.00
<b>£500,001 - £700,000</b>	£580.00	by arrangement
<b>£700,001 - £900,000</b>	£690.00	
<b>£900,001 - £1,100,000</b>	£820.00	
<b>£1,100,001 - £1,250,000</b>	£920.00	
<b>£1,250,001 - £1,500,000</b>	£1100.00	
<b>£1,500,001 - £1,750,000</b>	£1250.00	
<b>£1,750,001 - £2,000,000</b>	£1450.00	

Self Build Valuation Fees, please contact us on 01664 414144

\*The RICS valuation fee may vary and the figures quoted are a guide only. We will confirm to you the cost of the RICS valuation.