

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 36 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 36 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 36 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 36 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 term of the mortgage, giving a current rate payable of 2.39%. | Purchase, remortgage | £199 | £599 | 5% year 1; 4% year 2; 3% year 3; | 0.35% | 100% Offset Share available |
| Residential | 75% | 4.99% | The Society's Standard Variable Rate, currently 4.99%, for term of the mortgage. | Purchase, remortgage | £199 | £199 | 2% year 4; 1% year 5 | 0.35% | |
| Residential | 75% | 1.99% | A discount of 3.00% for 36 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 36 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 term of the mortgage. | Purchase, remortgage | £99 | 1.5% | n/a | 0.35% | Short term finance 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 36 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 | 95% | 3.99% | A fixed rate of 3.99% to 30 April 2021 , reverting to our SVR, currently 4.99% for the remaining term of the mortgage. | Shared ownership | £199 | n/a | 4% until 30/04/18; 3% until 30/04/19; 2% until 30/04/20; 1% until 30/04/21 | 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% | 3.69% | A fixed rate of 3.69% to 31 December 2020 , reverting to our SVR, currently 4.99% for the remaining term of the mortgage. | Purchase, remortgage | £199 | £199 | 3% until 31/10/18; 2% until 31/10/19; | 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 31 December 2020 , reverting to our SVR, currently 4.99% for the remaining term of the mortgage. | Purchase, remortgage | £199 | £199 | 1% until 31/10/20 | 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 31 December 2020 , reverting to our SVR, currently 4.99% for the remaining term of the mortgage. | Purchase, remortgage | £199 | £199 | 3% until 31/10/18; 2% until 31/10/19; 1% until 31/10/20 | 0.35% | MMBS to pay HLC |
| Residential | 75% | 2.29% | A fixed rate of 2.29% to 31 December 2020 , reverting to our SVR, currently 4.99% for the remaining term of the mortgage. | Purchase, remortgage | £199 | £199 | 3% until 31/10/18; 2% until 31/10/19; 1% until 31/10/20 | 0.35% | MMBS to pay HLC |

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 36 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 36 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% | |
| Family Buy to Let | 60% | 3.25% | A variable rate, currently 4.99%, with a discount of 1.74%, for the term of the mortgage, giving a current rate of 3.25%. | Purchase, remortgage | £199 | £399 | 5% year 1; 4% year 2; 3% year 3; | 0.35% | |
| Holiday Buy to Let | 60% | 2.49% | A variable rate, currently 4.99%, with a discount of 2.50%, for the term of the mortgage, giving a current rate of 2.49%. | Purchase, remortgage | £199 | £599 | 2% year 4; 1% year 5 | 0.35% | |
| Consumer Buy to Let | 75% | 2.69% | A discount of 2.30% for 36 months, giving a current rate payable of 2.69%. 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 | 75% | 2.69% | A discount of 2.30% for 36 months, giving a current rate payable of 2.69%. 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% | |
| Family Buy to Let | 75% | 3.49% | A variable rate, currently 4.99%, with a discount of 1.5%, for the term of the mortgage, giving a current rate of 3.49%. | Purchase, remortgage | £199 | £399 | 5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5 | 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 36 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 £168. |
| Standard Self Build and Renovation | 75% | 4.89% | A discount of 0.10% for 36 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) |
| Family Assist Self Build | 75% | 4.89% | A discount of 0.10% for 36 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. |
| Short Term Self Build | 75% | 4.89% | A discount of 0.10% off the Society's Standard Variable Rate, currently 4.99%, for the term of the mortgage | Final LTV <75% | £500 | 1% | n/a | 0.35% | Short term finance - maximum term 5 years. On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility) |
| Eco Self Build | 75% | 4.39% | A discount of 0.60% for 36 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% | 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 ERC's will be waived (subject to eligibility). |

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 |
| Affordability calculator applies | Affordability calculator applies | 145% of 5.5% | 130% of 5.5% | 145% of 5.5% | Affordability calculator applies | | |
| Minimum age | 18 | 25 | 25 | 25 | 25 | | |
| Max age at end of term | | 80 | | | | | |
| Max no applicants | | 4 | | | | | |
| Location | | England and Wales | | | | | |
| Min loan | £25,000 (Short term finance £100,000) | £70,000 | £25,000 | | £150,000 | | |
| Max loan/LTV | £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% |
| Restrictions apply to New Build properties. Please refer to Lending Criteria Guidelines. | | | | | | | |
| Min term | | 5 (Short term finance 12 months) | | | | | |
| Max term | | 40 (Short term finance 5 years) | | | | | |
| Repayment method | | Capital and Interest, Interest Only, Part and Part | | | | | |
| FTB | | Yes (Short term finance No) | | | | | |
| Min income | N/A | £35k | £35k | £35k | | | N/A |
| Employment | | Continuous employment for 12 months, current employment 3 months, permanent, not in probation. | | | | | |
| Self employment | | Minimum 24 months trading | | | | | |
| Income verification | | Employed: 3 months payslips, employment reference Self employed: 2 years accounts plus projection and qualified account's reference. SA302 acceptable below 75% LTV for last 2 years Buy to Let: SA302 acceptable to evidence income for self employed | | | | | |
| Other requirements | | 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 | | | | | |
| Property | | Traditionally built houses, bungalows and leasehold flats. Exclusions: non standard construction, properties affected by subsidence, flats in blocks greater than 4 floors, BTL leasehold properties | | | | | |
| Min property val | | £90k | | | | | |
| Valuations | | Physical valuation arranged | | | | | |
| Solicitors | | 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 | | | | | |
| Buildings insurance | | Required, arranged by applicant | | | | | |

Valuation Fee

| Main Advance Valuation – Purchase price | Basic | RICS* Homebuyer |
|---|----------|-----------------|
| Up to £80,000 | £150.00 | £350.00 |
| £80,001 - £100,000 | £170.00 | £375.00 |
| £100,001 - £120,000 | £190.00 | £400.00 |
| £120,001 - £150,000 | £210.00 | £450.00 |
| £150,001 - £200,000 | £240.00 | £500.00 |
| £200,001 - £250,000 | £260.00 | £550.00 |
| £250,001 - £300,000 | £290.00 | £600.00 |
| £300,001 - £350,000 | £330.00 | £650.00 |
| £350,001 - £400,000 | £360.00 | £700.00 |
| £400,001 - £450,000 | £410.00 | £750.00 |
| £450,001 - £500,000 | £450.00 | £800.00 |
| £500,001 - £700,000 | £580.00 | £950.00 |
| £700,001 - £900,000 | £690.00 | £1,045.00 |
| £900,001 - £1,100,000 | £820.00 | by arrangement |
| £1,100,001 - £1,250,000 | £920.00 | |
| £1,250,001 - £1,500,000 | £1100.00 | |
| £1,500,001 - £1,750,000 | £1250.00 | |
| £1,750,001 - £2,000,000 | £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.