

who's packaging?

20/02/2008

Specialist non-conforming  
mortgage packaging

<b>Bristol &amp; West</b>	<b>Broker fee</b>
Standard	0.35%
Self Cert	0.50%
BTL	0.50%
First Start	0.35%

<b>BM Solutions</b>	<b>Broker fee</b>
Buy To Let	0.50%
Self Cert	0.45%
Near Prime (ccj's £500-£1500)	0.50%
Near Prime (ccj's £1501-£3500)	0.65%
Light	0.65%
Medium	0.65%
Heavy	1.00%
Unlimited	1.00%

<b>DB Mortgages</b>	<b>Broker fee</b>
Near Prime+	0.50%
Near Prime	0.75%
Super Light & Light	1.00%
Medium / Heavy / Unlimited	1.25%
Exclusive 2 Year Fixed with ERC	
Light	0.75%
Medium / Heavy / Unlimited	1.00%

<b>First National</b>	<b>Broker fee</b>
FTB & FTB +	0.50%
BTL	0.35%
Near Prime & Near Prime +	0.35%
Ultralight	0.50%
Light	0.50%
Light 2 Medium	0.65%
Medium	1.25%
High	1.25%

<b>Future</b>	<b>Broker fee</b>
Prime 100%	0.50%
Prime	0.60%
Near Prime	0.75%
Light	1.00%
Medium / Heavy/Very Heavy	1.25%
B2L Prime	0.50%

B2L Near Prime	0.75%
B2L Light	1.00%
Light	0.75%
Medium	1.00%
Heavy	1.00%

<b>GMAC - libor menu</b>	<b>Broker fee</b>
Non-Conforming Status Levels 1 & 2	0.75%
Non-Conforming Status Levels 3 to Unlimited	0.75%
Non-Conforming Self Cert Levels 1 & 2	0.75%
Non-Conforming Self Cert Levels 3 to Unlimited	0.75%
Non-Conforming RTB Levels 1 & 2	0.75%
Non-Conforming RTB Levels 3 & 4	0.75%
Non-Conforming RTB Self Cert Levels 1 & 2	0.75%
Non-Conforming RTB Self Cert Levels 3 & 4	0.75%
Non-Conforming BTL Levels 1 & 2	0.75%
Non-Conforming BTL Level 3	0.75%
Mainstream	0.35%
Self Cert	0.50%
BTL	0.50%

<b>Igroup</b>	<b>Broker fee</b>
Near prime	0.20
Light adverse (LTM/LTV)	0.40
LTM 1-2	0.35
GEM1	0.50
GEM2	0.50
GEM3	0.75
GEM4	1.00
GEM5	1.00
GEM6	1.00
GEM7	1.00

<b>Money Partners</b>	<b>Broker fee</b>
<b>Fixed</b>	
Near prime	0.50%
Lite	0.75%
Flexi1	0.90%
Flexi2	1.00%
Flexi3	1.25%
Fresh start 75	0.90%
<b>Discount</b>	
Near prime	0.50%
Lite	0.75%
Flexi1	1.00%
Flexi2	1.00%
Flexi3	1.25%
Fresh start 75	1.00%
<b>Variable</b>	
Near prime	0.50%
Lite	0.90%

Flexi1	1.00%
Flexi2	1.13%
Flexi3	1.25%
Fresh start 75	1.00%

<b>Mortgages PLC</b>	<b>Broker fee</b>
<b>Standard</b>	
Near Prime & Near Prime Plus	0.50%
Superlight	0.75%
Light	0.85%
Medium	1.00%
Heavy & Unlimited	1.00%
Prime Buy to Let	0.45%
Prime Buy to Let 90%	0.45%
Near Prime & Near Prime Plus	0.50%

<b>Mortgages PLC</b>	<b>Broker fee</b>
<b>Right-to-Buy</b>	
Light & Superlight	1.25%
Medium	1.25%
Heavy	1.25%
Near Prime & Near Prime Plus	0.50%
<b>Non-Conforming BTL</b>	
Light & Superlight	1.25%
Medium	1.25%
Heavy	1.25%
Prime BTL to 85% LTV max	0.45%
Prime BTL over 85% LTV	0.40%
Prime House-to-Let	0.45%

<b>Mortgage Express</b>	<b>Broker fee</b>
BTL & BTL Ltd Co.	0.50%
Self Cert	0.50%
Standard	0.35%
100% & Max 130	0.50%
Lifetime	1.00%
Full status	0.35%

<b>Platform</b>	<b>Broker fee</b>
<b>Conforming</b>	
Prime Full Status Only	0.35%
Self Cert	0.50%
Self Cert Exclusive	0.50%
Flexi Self Cert	0.50%
<b>Non-Conforming</b>	
Almost Prime	0.50%
Minor Adverse	1.00%
Light Adverse	1.00%
Medium Adverse	1.00%
Heavy Adverse	1.00%
2 year Fixed/2 Year Tracker	1.00%
<b>Conforming But-to-let</b>	

House Plus	0.40%
BTL	0.50%
3 Year Fixd BTL	0.40%
<b>Non - Conforming But-to-let</b>	
Heavy	1.00%
Medium	1.00%
Light	1.00%
Minor	1.00%
Almost Prime	0.50%
<b>Right-to-Buy</b>	
Almost Prime	0.50%
Minor	1.00%
Light	1.00%
Medium	1.00%
Heavy	1.00%

<b>Preferred</b>	<b>Broker fee</b>
Near Prime	0.50%
Near Prime Extra	0.50%
Extra Light	0.50%
Zero	0.50%
One	0.50%
Two	0.50%
Three	0.75%
Four	1.00%
Five	1.25%
Six	1.25%
Select Light	0.75%
Select Mid	1.00%
Select Unlimited	1.25%
<b>Shared Ownership</b>	
Near Prime	0.50%
Near Prime Extra	0.60%
Extra Light	0.75%
Zero	0.50%
One	0.50%
Two	0.50%

<b>Southern Pacific</b>	<b>Broker fee</b>
Almost Prime +	0.50%
Almost Prime	0.50%
Near Prime	0.50%
Minor Adverse	0.50%
Light Adverse	0.50%
<b>All other products:</b>	
Medium	0.75%
Heavy	1.00%
Fast track	1.00%

<b>The Mortgage Works (Portman)</b>	<b>Broker fee</b>
Near prime Plus	0.50%
Near prime	0.75%
Extra light	0.75%

Light	1.00%
Medium	1.00%
Heavy	1.25%

<b>TMB</b>	<b>Broker fee</b>
Retention Products	0.40%
True Self & Salary Cert	0.50%
House 2 House	0.50%
Multi BTL	0.50%
Prestige	0.50%
Standard 95, Flexi 95, Next Move - Full Status	0.50%
Self Build	0.50%