

who's packaging?

Broker Fees 4th Sept 2007

Advantage	Broker fee
Flexishare	0.35%
ADV 100	0.50%
ADV 200	0.50%
ADV 300	0.75%
ADV 400	0.75%
ADV 500	1.00%
ADV 600	1.00%
ADV 700	1.00%
New Build Flexishare	0.35%
Buy - to - Let	0.50%
Self Cert	0.50%

Amber	Broker fee
Near Prime	0.50%
Feather Adverse	0.80%
Light Adverse	1.00%
Medium Adverse	1.00%
Super Heavy Adverse	1.00%
Self Cert	0.60%
BTL	0.50%
Adverse BTL	0.50%

Amber - semi exclusive range	Broker fee
Feather	1.00%
Light Adverse	1.00%
Medium Adverse	1.00%
Super Heavy Adverse	1.10%

DB Mortgages	Broker fee
Near Prime+	0.50%
Near Prime	0.75%
Super Light & Light	1.00%
Medium / Heavy / Unlimited	1.25%
Exclusive 2 Year Fixed with ERC	0.00%
Light	0.75%
Medium / Heavy / Unlimited	1.00%

First National	Broker fee
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%

Future	Broker fee
Prime 100%	0.50%
Prime	0.60%
Near prime	0.75%
Light	1.00%
Medium/Heavy/V.Heavy	1.25%
B2L Prime	0.50%
B2L Near prime	0.75%
B2L light	1.00%

GMAC - libor menu	Broker fee
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%

High Street Home Loans	Broker fee
Adverse Libor	1.15%
Adverse Fixed Rates	0.00%
Near Prime	0.50%
Very Minor	0.60%
Minor	1.15%
Medium/Heavy/unlimited	1.15%
Special products	1.15%

Igroup	Broker fee
Near prime	30.00%
Light adverse (LTM/LTV)	40.00%
GEM1	60.00%
GEM2	75.00%
GEM3	100.00%
GEM4	150.00%
GEM5	150.00%
GEM6	150.00%
GEM7	150.00%

Money Partners	Broker fee
Fixed	
Near prime	0.50%
Lite	0.75%
Flexi1	0.85%
Flexi2	1.00%
Flexi3	1.25%
Fresh start 85	0.85%
Fresh staff 85+	1.25%

Discount	
Near prime	0.50%
Lite	0.75%
Flexi1	1.00%
Flexi2	1.00%
Flexi3	1.25%
Fresh start 85	1.00%
Fresh staff 85+	1.25%

Variable	
Near prime	0.50%
Lite	0.85%
Flexi1	1.00%
Flexi2	1.13%
Flexi3	1.25%
Fresh start 85	1.00%
Fresh staff 85+	1.25%

Mortgages PLC	Broker fee
Standard	
Near Prime & Near Prime Plus	0.50%
Superlight	0.75%
Light	0.85%
Medium	1.00%
Heavy & Unlimited	1.00%
Near Prime & Near Prime Plus	0.50%
Right-to-Buy	0.00%
Light & Superlight	1.25%
Medium	1.25%
Heavy	1.25%

Near Prime & Near Prime Plus	0.50%
Non-Conforming BTL	
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%

Platform	Broker fee
Conforming	
Prime Full Status Only	0.35%
Self Cert	0.50%
Self Cert Exclusive	0.50%
Flexi Self Cert	0.50%
Non-Conforming	0.00%
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%
Conforming But-to-let	
House Plus	0.40%
BTL	0.50%
3 Year Fixd BTL	1.00%
Non - Conforming But-to-let	
Heavy	1.00%
Medium	1.00%
Light	1.00%
Minor	1.00%
Almost Prime	0.50%
Right-to-Buy	
Minor	1.00%
Light	1.00%
Medium	1.00%
Heavy	1.00%

Preferred	Broker fee
Near Prime	0.50%
Near Prime Extra	0.75%
Extra Light	0.75%
Select Light	1.25%
Select Mid	1.25%
Select Unlimited	1.25%
Shared Ownership	0.00%
Near Prime	0.50%
Near Prime Extra	0.60%
Extra Light	0.75%

Southern Pacific	Broker fee
Near Prime	0.35%
Online BTL	0.35%
Almost Prime	0.35%
Minor Adverse	0.60%
Light Adverse	0.60%
All other products:	0.00%
up to & incl. 75% LTV	1.00%
up to & incl. 85% LTV	1.00%
up to & incl. 90% LTV	1.00%

The Mortgage Works (Portman)	Broker fee
Near prime	0.50%
Near prime plus	0.50%
Extra light	0.75%
Light	1.00%
Medium	1.00%
Heavy	1.00%