

Current Mortgage Products
as at 16th April 2012



Standard Variable Rate @ 4.89%
Please read **Important Notes** over.

Category	Product Name / Code & Current Interest Rate	APR (Annual Percentage Rate)	Min & Max Loan Amount	Arrangement Fee	ERC (Early Repayment Charge)	Max LTV (Loan to Value)	Product Notes
Discount	0.50% Discount for 2 Years / DS03 4.39%	5.1%	Min £500,001 Max £750,000	£495 on application (non-refundable)	1% of the full or partial capital repaid within 2 years of inception of loan	50%	Purchase or Re-mortgage.
	1% Discount for 5 Years / DS01 3.89%	4.7%	Min £26,000 Max £500,000	£495 on application (non-refundable)	2% of the full or partial capital repaid within 2 years of inception of loan	75%	Purchase or Re-mortgage.
First-Time Buyer	Home Saver 0.25% Discount for Term	Choose from Standard Variable Rate and Discounted Products – chosen product's terms apply.					Purchase. Refund of Valuation fee on completion up to £250. See Notes 1, 2 & 3.
Further Advance	FA01 4.89%	5.2%	Min £5,000 Max £500,000 (total mortgage)	Nil	None	75%	Further Advances Only.
Lifetime	Interest Only / LT03 4.89%	5.2%	Min £26,000 Max £100,000 and 25% of valuation	£495 on application (non-refundable)	None	25%	Minimum age 75 Years. Additional information on request.
	Interest Roll-up / LT04 4.89%	5.0%					
Standard Variable Rate	SVR / MS01 4.89%	5.2%	Min £26,000 Max £500,000	Nil	None	75%	Purchase or Re-mortgage.
	SVR High Value / MS02 4.89%	5.2%	Min £500,001 Max £750,000	Nil	None	50%	Purchase or Re-mortgage.
Buy to Let	SVR Plus 1% / BL01 5.89%	6.2%	Min £26,000 Max £500,000	£495 on application (non-refundable)	42 days' interest reducing by 20% each year during first 5 years	70%	Purchase or Re-mortgage. Letting on Assured Shorthold Tenancy Agreement. Rental Income 130% of mortgage payments PLUS affordability during rental void.

Continued over

Current Mortgage Products as at 16th April 2012 – Standard Variable Rate @ 4.89% book – *continued*

Please read **Important Notes** below.

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Commercial	SVR Plus 1% / CO01 5.89% SVR Plus 2% / CO02 6.89%	Commercial cases considered by the Society on an individual basis. Please refer to Society to discuss individual case criteria.				60%	Purchase or Re-mortgage. Property must be within a 25 mile radius of Holmesdale Building Society head office.
Shared Ownership	Interest rate as per product chosen	Choose from SVR and Discounted Products above – product's terms apply.				75% of share	Purchase or Re-mortgage. The minimum share to be purchased initially is 50% with a stair-case clause. In the case of a re-mortgage, if there is an element of debt consolidation, the Housing Association is required to forward a letter agreeing to the postponement of its charge.
Self-Build	SVR Plus 2% then SVR on completion of build/SB01 6.89% then 4.89%	7.3%	Min £26,000 Max £500,000	Nil	None	60% during build, 70% of value at completion	Monies released in stages: Damp Proof, Walls, Roofed In, 1 st Fix, 2 nd Fix. Revaluation at each stage.

Important Notes:

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| <ul style="list-style-type: none"> a. SVR – this is the Holmesdale Building Society's Standard Variable Rate, currently 4.89% equivalent to 5.20% APR (Annual Percentage Rate). b. CCJs/Arrears may be considered, subject to certain criteria being met – please refer for individual assessment. c. References to be taken up on all applications. d. Total loan amount is based on affordability and not income multiples; contact the Society for a personalised quote. e. The Society must have first charge over mortgaged property. f. Minimum age 18 years with exception of Lifetime (see product notes on page 1). | <ul style="list-style-type: none"> 1. At least one of the purchasers must be a genuine First-Time Buyer. 2. Applicant must have held a Holmesdale Home Saver or Young Saver Account with a minimum balance of £1,000 for at least the preceding 3 years. 3. Home Saver 0.25% discount may be used in conjunction with any other applicable product. |
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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Authorised and regulated by the Financial Services Authority (our Firm Reference Number is 206037).

Member of the Building Societies Association.

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