

# Limited Edition Rates

## May 2017



- Rates starting from 2.88%
- Minimum loan size of £25,001
- Free Legals on all remortgages

	LTV	BUY TO LET 5 YEAR FIXED			REVERSION RATES	CREDIT CRITERIA	
		Initial Rate	Comp Fee	ERC	(LIBOR +)	CCJs/Defaults	Mortgage/ Secured Arrears
<b>BTL-NP1</b>	75%	2.98%	1.75%	4% Yr 1 4% Yr 2 3% Yr 3 3% Yr 4 2% Yr 5	4.00%	0 in 36 months	0 missed payments in 36 months (max arrears status of 0 in last 6 months)

Rental Calculation 140% x pay rate

	LTV	RESIDENTIAL 5 YEAR FIXED			REVERSION RATES	CREDIT CRITERIA	
		Initial Rate	Comp Fee	ERC	(LIBOR +)	CCJs/Defaults	Mortgage/ Secured Arrears
<b>RES-NP1</b>	70%	2.88%	£995	4% Yr 1	3.50%	0 in 36 months	0 missed payments in 36 months (max arrears status of 0 in last 6 months)
	75%	2.98%	£995	4% Yr 2	3.65%		
	80%	3.38%	£995	3% Yr 3	3.90%		
	85%	3.68%	£995	3% Yr 4 2% Yr 5	4.15%		

Libor = 0.3426%

Call **01329 245800** or visit **www.sms-uk.co.uk** to discover more.

Aimed at professional intermediaries only; not for public distribution.