

From Promise Solutions

This compliance record is only valid for loans processed through Promise Solutions Ltd

Figures are given for guidance only - 100% accuracy cannot be guaranteed. All redemption figures and early settlements are estimates and assume interest rates remain constant and all payments are made on time.

Customer(s) Name: **Mr Test**

Case Ref / Enq. Id: **1949825 / LQ108329**

Broker Name: **Steve Walker**

Broker Company: **Promise1**

Loans Sorted in Order of

In taking out a secured loan your overriding consideration is Lowest monthly repayment. (See loan sort value below).

Reason for offering Secured Loan

The reason for not choosing the top product in the selected sorting method is: You preferred a fixed rate for a minimum of 5 years and accepts that this will result in a higher monthly payment than the cheapest variable options

(See continuation page)

You did not want to remortgage as you felt the terms available were less attractive than retaining your current mortgage plus the proposed secured loan.

You did not want to borrow more from your existing first mortgage lender as this would cause you to lose the current lending terms which you considered more beneficial.

Specific filters selected

Loan amount - £35000
Loan Term - 180 (15 years)
Interest Only - Not selected
Fixed - Not selected

Underwriting overrides and filters

	Chosen Loan	Comparison 1	Comparison 2
Estimated Loan sort value	£405.66	£360.59	£360.85
Lender	Shawbrook Five Year Fixed	Nemo	Precise
Product	Platinum 1 up to 75%	E2 - To £99,999 & 75% LTV	Prime 75% LTV Up to 100K & 500 Score
Loan Amount	£35,000.00	£35,000.00	£35,000.00
Repayment	£405.66	£360.59	£360.85
APR	12.0 %	9.7 %	9.7 %
Interest Rate	9.2 %	7.7 %	7.3 %
Gross Loan	£39,530.00	£38,500.00	£39,530.00
Product Variation	Fixed	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£1,030.00	£0.00	£1,030.00
Total Cost	£73,018.80	£64,906.20	£64,953.00
Estimated ¼ Redemption	£34,281.77 (45 months)	£33,052.63 (45 months)	£33,439.78 (45 months)
Estimated ½ Redemption	£26,487.67 (90 months)	£25,002.97 (90 months)	£25,144.48 (90 months)
Estimated ¾ Redemption	£15,496.95 (135 months)	£14,297.44 (135 months)	£14,266.45 (135 months)
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Accepted in principle	Requires lender score	Accepted in principle
Underwriting Messages		Refer: Requires lender score	

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Broker Name: **Steve Walker**

Company Name: **Promise1**

	Comparison 3	Comparison 4	Comparison 5
Estimated Loan sort value	£361.53	£370.96	£377.77
Lender	Prestige	Shawbrook	Precise Fixed
Product	PF2 up to 75%	Platinum 1 up to 75%	Prime 75% LTV Up to 100K & 500 Score
Loan Amount	£35,000.00	£35,000.00	£35,000.00
Repayment	£361.53	£370.96	£377.77
APR	9.7 %	10.2 %	10.6 %
Interest Rate	7.5 %	7.7 %	8.0 %
Gross Loan	£39,000.00	£39,530.00	£39,530.00
Product Variation	Variable	Variable	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£500.00	£1,030.00	£1,030.00
Total Cost	£65,075.40	£66,772.80	£67,998.60
Estimated ¼ Redemption	£33,299.70 (45 months)	£33,629.95 (45 months)	£34,372.82 (45 months)
Estimated ½ Redemption	£25,129.14 (90 months)	£25,450.70 (90 months)	£26,216.14 (90 months)
Estimated ¾ Redemption	£14,314.47 (135 months)	£14,543.45 (135 months)	£15,216.56 (135 months)
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Accepted in principle	Accepted in principle	Accepted in principle
Underwriting Messages			

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Customer(s) Name: **Mr Test**

Case Ref / Enq. Id: **1949825 / LQ108329**

Broker Name: **Steve Walker**

Broker Company: **Promise1**

	Comparison 6	Comparison 7	Comparison 8
Estimated Loan sort value	£388.11	£419.63	£420.72
Lender	Shawbrook Three Year Fixed	Blemain	Norton
Product	Platinum 1 up to 75%	TRP:02 To £50k & 75% LTV	GOLD
Loan Amount	£35,000.00	£35,000.00	£35,000.00
Repayment	£388.11	£419.63	£420.72
APR	11.1 %	12.7 %	12.7 %
Interest Rate	8.5 %	9.7 %	9.9 %
Gross Loan	£39,530.00	£39,725.00	£39,375.00
Product Variation	Fixed	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£1,030.00	£1,225.00	£875.00
Total Cost	£69,859.80	£75,533.40	£75,729.60
Estimated ¼ Redemption	£33,961.45 (45 months)	£34,872.67 (45 months)	£34,939.08 (45 months)
Estimated ½ Redemption	£25,973.87 (90 months)	£27,166.91 (90 months)	£27,428.31 (90 months)
Estimated ¾ Redemption	£15,020.45 (135 months)	£16,096.79 (135 months)	£16,543.57 (135 months)
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Accepted in principle	Accepted in principle	Accepted in principle
Underwriting Messages			

Product Selection Reason
(continued)

Purpose of Loan: **Consolidation**

Case Ref / Enq. Id: **1949825 / LQ108329**

Broker Name: **Steve Walker**

Broker Company: **Promise1**

Application Details Page 1

Personal Details	1st Named Applicant	2nd Named Applicant
Title	Mr	
Forename	John	
Middle name		
Surname	Test	
Maiden name		
Marital status	Single	
Date of birth	01/01/1971	
Are you on Deeds and/or Mortgage	No	
Others living in property over 18		
Home telephone number		
Work telephone number		
Mobile telephone number		
Email address		
Correspondence address	Fullard House Neachells Lane, Wolverhampton, West Midlands, WV113QG	
Date moved in to above address	01/01/2009	
Previous Address History (3 years address history needed)		
Previous address (up to 3 yrs history)		
Date moved in		
Date moved out		
Previous address (up to 3 yrs history)		
Date moved in		
Date moved out		

Employment & Income	1st Named Applicant	2nd Named Applicant
Employment status	Employed	
Income	Gross £45,000.00 Net £2,812.00	Gross Net
Occupation	manager	
Employer's full name	unipart	
Employer's address		
Start date	01/12/2008	
If S/E - Proof of income		
Accountants qualifications		
Time with accountant		
Additional Income type		
Amount per month		
Additional Income type		
Amount per month		

Application Details Page 2

Previous Employment details (3 years employment history needed)

Previous employment occupation		
Previous employment employer's full name		
Previous employment Start date - End date	To	To

Property Details

Security address	Fullard House Neachells Lane, Wolverhampton, West Midlands, WV113QG					
Property type	House	Freehold / Leasehold	Freehold	Term remaining	0	
No. of flats in block	N/A	Purpose built flat	N/A	Self contained own entrance	N/A	
Studio	N/A	No. of Storeys	N/A	Lift in block	N/A	Floor of flat
						N/A
Garage	No	No. of bedrooms	4	Date of construction	01/01/2000	
Property construction	Standard		Construction type	Standard		
Name of construction	Other		Is property tenanted	No		
Purchase date	01/01/2009	Purchase price	£350,000.00	Purchase type	Private	
Council valuation	£0.00	Original discount	£0.00	Discount period		
Property previously owned by Local Authority	No		Estimated property value	£300,000.00		
Property on the housing defects legislation list	No		Built in the last 10 yrs, NHBC certificate	Yes		

Charges on Property

Mortgage Account

Second Mortgage Account

Lender	Alliance & Leicester Plc	
Current balance	£175,000.00	
Capital repayment or Interest only	£0.00	
Repayment per month	£750.00	
Date of most recent advance	10/02/2009	
Account number		
Missed mortgage payments in last 12 mths	No	
Balance of current mortgage arrears	£0.00	

Any other loans secured on the property

No

Total outstanding debt

£0.00

Bank Details

Name of bank		Time with bank	
Sort Code		Account No	

Broker Name: Steve Walker

Broker Company: Promise1

Case Ref / Enq. Id: 1949825 / LQ108329

Customer Details: Mr Test
Fullard House Neachells
Lane, Wolverhampton, West
Midlands, WV113QG

This compliance record is only valid for loans processed through Promise Solutions Limited

Note: This record shows up to 27 loan products which have been declined due to a maximum of two criteria items not being satisfied; therefore not all declines will necessarily be shown in this report.

Your search requirements

Loan amount - £35000
Loan Term - 180 (15 years)
Interest Only - Not selected
Fixed - Not selected

Underwriting overrides + filters

	Product 1	Product 2	Product 3
Lender	Nemo	Nemo	Precise
Product	B1 - To £100,000 & 55% LTV	B1 - To £200,000 & 55% LTV	Prime 60% LTV Up to 100K & 500 Score
Loan Amount	£35,000.00	£35,000.00	£35,000.00
Repayment	£316.46	£316.46	£321.95
APR	7.3 %	7.3 %	7.6 %
Interest Rate	5.6 %	5.6 %	5.5 %
Gross Loan	£38,500.00	£38,500.00	£39,530.00
Product Variation	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£0.00	£0.00	£1,030.00
Total Cost	£56,962.80	£56,962.80	£57,951.00
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline
Underwriting Messages	Refer: Requires lender score Decline: Minimum advance £40,000 Decline: Maximum advance £0	Refer: Requires lender score Decline: Minimum advance £100,000 Decline: Maximum advance £0	Decline: Maximum advance £4,775
Restrictions	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 55%: Plan Restriction: Maximum advance restriction £0.00: Equity Restriction: Minimum advance restriction £40,000.00: Plan Restriction: Maximum advance restriction £96,500.00: Plan Restriction: Maximum advance restriction £110,555.00: Income Restriction: Maximum repayment capacity £937.50 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 55%: Plan Restriction: Maximum advance restriction £0.00: Equity Restriction: Minimum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £196,500.00: Plan Restriction: Maximum advance restriction £110,555.00: Income Restriction: Maximum repayment capacity £937.50 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £4,775.00: Equity Restriction: Minimum advance restriction £20,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £110,544.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 48 months: Income

	Product 4	Product 5	Product 6	Product 7
Lender	Precise	Precise	Precise Fixed	Nemo
Product	Prime 60% LTV Up to 100K & 400 Score	Prime 60% LTV Up to 500K & 500 Score	Prime 60% LTV Up to 100K & 500 Score	E0 - To £200,00 & 65% LTV
Loan Amount	£35,000.00	£35,000.00	£35,000.00	£35,000.00
Repayment	£327.20	£327.20	£337.86	£340.31
APR	7.9 %	7.9 %	8.5 %	8.6 %
Interest Rate	5.7 %	5.7 %	6.2 %	6.7 %
Gross Loan	£39,530.00	£39,530.00	£39,530.00	£38,500.00
Product Variation	Variable	Variable	Fixed	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£1,030.00	£1,030.00	£1,030.00	£0.00
Total Cost	£58,896.00	£58,896.00	£60,814.80	£61,255.80
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Decline: Loan to income multiple more than 4.50. Actual multiplier 4.67 Decline: Maximum advance £4,775	Decline: Minimum advance £100,001 Decline: Maximum advance £4,775	Decline: Maximum advance £4,775	Refer: Requires lender score Decline: Minimum advance £100,000 Decline: Maximum advance £17,938
Restrictions	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £4,775.00: Equity Restriction: Minimum advance restriction £20,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £108,695.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £4,775.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £500,000.00: Plan Restriction: Maximum advance restriction £108,695.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £4,775.00: Equity Restriction: Minimum advance restriction £20,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £105,123.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 65%: Plan Restriction: Maximum advance restriction £17,938.00: Equity Restriction: Minimum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £196,500.00: Plan Restriction: Maximum advance restriction £102,563.00: Income Restriction: Maximum repayment capacity £937.50 Restriction: Minimum term restriction 48 months: Income

	Product 8	Product 9	Product 10	Product 11
Lender	Nemo	Precise	Precise Fixed	Precise Fixed
Product	E0 - To £100,00 & 65% LTV	Prime 70% LTV Up to 100K & 500 Score	Prime 60% LTV Up to 500K & 500 Score	Prime 60% LTV Up to 100K & 400 Score
Loan Amount	£35,000.00	£35,000.00	£35,000.00	£35,000.00
Repayment	£340.31	£343.26	£343.26	£343.26
APR	8.6 %	8.8 %	8.8 %	8.8 %
Interest Rate	6.7 %	6.5 %	6.5 %	6.5 %
Gross Loan	£38,500.00	£39,530.00	£39,530.00	£39,530.00
Product Variation	Variable	Variable	Fixed	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£0.00	£1,030.00	£1,030.00	£1,030.00
Total Cost	£61,255.80	£61,786.80	£61,786.80	£61,786.80
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Refer: Requires lender score Decline: Maximum advance £17,938	Decline: Maximum advance £31,500	Decline: Minimum advance £100,001 Decline: Maximum advance £4,775	Decline: Loan to income multiple more than 4.50. Actual multiplier 4.67 Decline: Maximum advance £4,775
Restrictions	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 65%: Plan Restriction: Maximum advance restriction £17,938.00: Equity Restriction: Minimum advance restriction £7,500.00: Plan Restriction: Maximum advance restriction £96,500.00: Plan Restriction: Maximum advance restriction £102,563.00: Income Restriction: Maximum repayment capacity £937.50 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,500.00: Equity Restriction: Minimum advance restriction £10,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £103,398.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £4,775.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £500,000.00: Plan Restriction: Maximum advance restriction £103,398.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £4,775.00: Equity Restriction: Minimum advance restriction £20,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £103,398.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 48 months: Income

	Product 12	Product 13	Product 14	Product 15
Lender	Nemo	Nemo	Prestige	Precise
Product	E1 - To £200,000 & 70% LTV	E1 - To £100,000 & 70% LTV	PF1 up to 70%	Prime 70% LTV Up to 500K & 500 Score
Loan Amount	£35,000.00	£35,000.00	£35,000.00	£35,000.00
Repayment	£344.16	£344.16	£345.11	£348.71
APR	8.8 %	8.8 %	8.9 %	9.1 %
Interest Rate	6.9 %	6.9 %	6.8 %	6.7 %
Gross Loan	£38,500.00	£38,500.00	£39,000.00	£39,530.00
Product Variation	Variable	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£0.00	£0.00	£500.00	£1,030.00
Total Cost	£61,948.80	£61,948.80	£62,119.80	£62,767.80
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Refer: Requires lender score Decline: Minimum advance £100,000 Decline: Maximum advance £31,500	Refer: Requires lender score Decline: Maximum advance £31,500	Decline: Maximum advance £31,400	Decline: Minimum advance £100,001 Decline: Maximum advance £31,500
Restrictions	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,500.00: Equity Restriction: Minimum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £196,500.00: Plan Restriction: Maximum advance restriction £101,376.00: Income Restriction: Maximum repayment capacity £937.50 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,500.00: Equity Restriction: Minimum advance restriction £7,500.00: Plan Restriction: Maximum advance restriction £96,500.00: Plan Restriction: Maximum advance restriction £101,376.00: Income Restriction: Maximum repayment capacity £937.50 Restriction: Minimum term restriction 48 months: Income	Restriction: Maximum term restriction 443 months: Maximum age at end of term 80 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,400.00: Equity Restriction: Minimum advance restriction £10,000.00: Plan Restriction: Maximum advance restriction £96,000.00: Plan Restriction: Maximum advance restriction £70,132.00: Income Restriction: Maximum repayment capacity £656.00 Restriction: Minimum term restriction 84 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,500.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £500,000.00: Plan Restriction: Maximum advance restriction £101,712.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income

	Product 16	Product 17	Product 18	Product 19
Lender	Precise	Shawbrook	Precise Fixed	Precise Fixed
Product	Prime 70% LTV Up to 100K & 400 Score	Platinum 1 up to 65%	Prime 70% LTV Up to 100K & 500 Score	Prime 70% LTV Up to 100K & 400 Score
Loan Amount	£35,000.00	£35,000.00	£35,000.00	£35,000.00
Repayment	£348.71	£353.10	£359.74	£365.33
APR	9.1 %	9.3 %	9.6 %	9.9 %
Interest Rate	6.7 %	6.9 %	7.2 %	7.5 %
Gross Loan	£39,530.00	£39,530.00	£39,530.00	£39,530.00
Product Variation	Variable	Variable	Fixed	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£1,030.00	£1,030.00	£1,030.00	£1,030.00
Total charge	£62,767.80	£63,558.00	£64,753.20	£65,759.40
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Decline: Loan to income multiple more than 4.50. Actual multiplier 4.67 Decline: Maximum advance £31,500	Decline: Maximum advance £16,650	Decline: Maximum advance £31,500	Decline: Loan to income multiple more than 4.50. Actual multiplier 4.67 Decline: Maximum advance £31,500
Restrictions	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,500.00: Equity Restriction: Minimum advance restriction £10,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £101,712.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income	Restriction: Maximum term restriction 443 months: Maximum age at end of term 80 years old Restriction: LTV restriction 65%: Plan Restriction: Maximum advance restriction £16,650.00: Equity Restriction: Minimum advance restriction £20,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £89,929.00: Income Restriction: Maximum repayment capacity £843.75 Restriction: Minimum term restriction 60 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,500.00: Equity Restriction: Minimum advance restriction £10,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £98,454.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,500.00: Equity Restriction: Minimum advance restriction £10,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £96,880.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income

	Product 20	Product 21	Product 22	Product 23
Lender	Precise Fixed	Precise	Precise	Shawbrook
Product	Prime 70% LTV Up to 500K & 500 Score	Prime 75% LTV Up to 200K & 500 Score	Prime 75% LTV Up to 100K & 400 Score	Platinum 1 up to 65%
Loan Amount	£35,000.00	£35,000.00	£35,000.00	£35,000.00
Repayment	£365.33	£366.45	£366.45	£369.83
APR	9.9 %	10.0 %	10.0 %	10.1 %
Interest Rate	7.5 %	7.5 %	7.5 %	7.7 %
Gross Loan	£39,530.00	£39,530.00	£39,530.00	£39,530.00
Product Variation	Fixed	Variable	Variable	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£1,030.00	£1,030.00	£1,030.00	£1,030.00
Total charge	£65,759.40	£65,961.00	£65,961.00	£66,569.40
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Decline: Minimum advance £100,001 Decline: Maximum advance £31,500	Decline: Minimum advance £100,001	Decline: Loan to income multiple more than 4.25. Actual multiplier 4.67	Decline: Maximum advance £16,650
Restrictions	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,500.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £500,000.00: Plan Restriction: Maximum advance restriction £96,880.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 75%: Plan Restriction: Maximum advance restriction £46,500.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £200,000.00: Plan Restriction: Maximum advance restriction £96,569.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 75%: Plan Restriction: Maximum advance restriction £46,500.00: Equity Restriction: Minimum advance restriction £10,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £96,569.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income	Restriction: Maximum term restriction 443 months: Maximum age at end of term 80 years old Restriction: LTV restriction 65%: Plan Restriction: Maximum advance restriction £16,650.00: Equity Restriction: Minimum advance restriction £20,000.00: Plan Restriction: Maximum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £85,657.00: Income Restriction: Maximum repayment capacity £843.75 Restriction: Minimum term restriction 60 months: Income

	Product 24	Product 25	Product 26	Product 27
Lender	Nemo	Precise	Precise	Precise
Product	S3 - To £39,999 & 65% LTV	Prime 70% LTV Up to 1 million & 500 Score	Prime 75% LTV Up to 500K & 500 Score	Prime 75% LTV Up to 200K & 400 Score
Loan Amount	£35,000.00	£35,000.00	£35,000.00	£35,000.00
Repayment	£370.69	£370.96	£372.09	£372.09
APR	10.2 %	10.2 %	10.3 %	10.3 %
Interest Rate	8.1 %	7.7 %	7.8 %	7.8 %
Gross Loan	£38,500.00	£39,530.00	£39,530.00	£39,530.00
Product Variation	Variable	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,500.00	£3,500.00	£3,500.00	£3,500.00
Lender Fee	£0.00	£1,030.00	£1,030.00	£1,030.00
Total charge	£66,724.20	£66,772.80	£66,976.20	£66,976.20
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Refer: Maximum cashout to client is £25,000 for self employed. Current advance £35000 Refer: Requires lender score Decline: Employed applicants Decline: Maximum advance £17,938	Decline: Minimum advance £500,001 Decline: Maximum advance £31,500	Decline: Minimum advance £200,001	Decline: Loan to income multiple more than 4.25. Actual multiplier 4.67 Decline: Minimum advance £100,001
Restrictions	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 65%: Plan Restriction: Maximum advance restriction £17,938.00: Equity Restriction: Minimum advance restriction £7,500.00: Plan Restriction: Maximum advance restriction £36,499.00: Plan Restriction: Maximum advance restriction £93,870.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £31,500.00: Equity Restriction: Minimum advance restriction £500,001.00: Plan Restriction: Maximum advance restriction £1,000,000.00: Plan Restriction: Maximum advance restriction £95,341.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 75%: Plan Restriction: Maximum advance restriction £46,500.00: Equity Restriction: Minimum advance restriction £200,001.00: Plan Restriction: Maximum advance restriction £500,000.00: Plan Restriction: Maximum advance restriction £95,037.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income	Restriction: Maximum term restriction 323 months: Maximum age at end of term 70 years old Restriction: LTV restriction 75%: Plan Restriction: Maximum advance restriction £46,500.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £200,000.00: Plan Restriction: Maximum advance restriction £95,037.00: Income Restriction: Maximum repayment capacity £937.20 Restriction: Minimum term restriction 60 months: Income