

## Residential Discounted

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Residential	95%	2.79%	A discount of 2.20% for <b>36</b> months, giving a current rate payable of 2.79%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	n/a	n/a		0.35%	£250 cashback MMBS to pay HLC
Residential	90%	2.59%	A discount of 2.40% for <b>36</b> months, giving a current rate payable of 2.59%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199		0.35%	MMBS to pay HLC, Switch to Fixed Rate at any time without ERC's
Residential	85%	2.29%	A discount of 2.70% for <b>36</b> months, giving a current rate payable of 2.29%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	3% year 1; 2% year 2; 1% year 3	0.35%	MMBS to pay HLC
Residential	75%	2.19%	A discount of 2.80% for <b>36</b> months, giving a current rate payable of 2.19%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Remortgage only	n/a	n/a		0.35%	Maximum loan amount £500k Free Valuation up to max property value of £500k £250 cashback Also available on interest only up to 60% LTV
Residential	75%	2.29%	A discount of 2.70% for <b>36</b> months, giving a current rate payable of 2.29%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199		0.35%	Fees Assisted legals on standard purchase or remortgage (terms apply) Interest only and capital and interest repayment basis
Residential	75%	2.39%	A discount of 2.60% for the <b>term</b> of the mortgage, giving a current rate payable of 2.39%.	Purchase, remortgage	£199	£599	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	Maximum loan amount £500k 100% Offset Share available
Residential	75%	4.99%	The Society's Standard Variable Rate, currently 4.99%, for <b>term</b> of the mortgage.	Purchase, remortgage	£199	£199		0.35%	
Residential	75%	1.99%	A discount of 3.00% for <b>36</b> months, giving a current rate payable of 1.99%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Remortgage only	n/a	n/a		0.35%	Maximum loan amount £200k Free Valuation up to max property value of £500k £250 cashback Also available on interest only up to 60% LTV
Residential	75%	1.99%	A discount of 3.00% for <b>36</b> months, giving a current rate payable of 1.99%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	3% year 1; 2% year 2; 1% year 3	0.35%	Fees Assisted legals on standard purchase or remortgage (terms apply) Switch to Fixed Rate at any time without ERC's
Residential	75%	1.99%	A discount of 3.00% for <b>36</b> months, giving a current rate payable of 1.99%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199		0.35%	Maximum loan amount £200k Available to customers aged 55 and over Interest only up to 50% LTV
Residential	65%	1.99%	A discount of 3.00% for <b>36</b> months, giving a current rate payable of 1.99%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Right to Buy Purchase only	£199	£199		0.35%	Fees Assisted legals on standard purchase or remortgage (terms apply) Right to Buy - repayment only, Max 65% LTV, Max 100% of discounted purchase price
Residential	60%	4.99%	The Society's Standard Variable Rate, currently 4.99%, for the <b>term</b> of the mortgage.	Purchase, remortgage	£99	1.5%	n/a	0.35%	<b>Short term finance</b> Available on an interest only and capital and interest repayment basis or a combination of the two

ANY PROPERTY USED AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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For full product details please visit Trigold

## Residential Shared Ownership

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Residential	95%	2.95%	A discount of 2.04% for <b>36</b> months, giving a current rate payable of 2.95%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Shared ownership	n/a	n/a	3% year 1; 2% year 2; 1% year 3	0.35%	

## Residential Fixed

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Residential	75%	2.55%	A fixed rate of 2.55% to <b>31 January 2020</b> , reverting to our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	£199	£199	2% until 31/01/19; 1% until 31/01/20	0.35%	

## Self Build and Renovation

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Advance Self Build and Renovation	75%	4.59%	A discount of 0.40% for <b>36</b> months, giving a current rate payable of 4.59%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Final LTV <75%	£500	0.50%	3% year 1; 2% year 2; 1% year 3	0.35%	On receipt of final completion certs can have a scheme transfer to another product and ERCs will be waived (subject to eligibility). Higher Lending Charge applicable to all applications with min amount payable £168.
Standard Self Build and Renovation	75%	4.59%	A discount of 0.40% for <b>36</b> months, giving a current rate payable of 4.59%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Final LTV <75%	£500	0.50%		0.35%	On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility)
Family Assist Self Build	75%	4.59%	A discount of 0.40% for <b>36</b> months, giving a current rate payable of 4.59%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Final LTV <75%	£500	0.50%		0.35%	On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility) Parental Deposit repaid as a final stage payment on completion of the build, subject to final end value being 75% or lower.
Short Term Self Build	75%	4.59%	A discount of 0.40% off the Society's Standard Variable Rate, currently 4.99%, for the <b>term</b> of the mortgage	Final LTV <75%	£500	1%	n/a	0.35%	<b>Short term finance</b> - maximum term 5 years. On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility)
Eco Self Build	75%	4.09%	A discount of 0.90% for <b>36</b> months, giving a current rate payable of 4.09%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Final LTV <75%	£500	0.50%	3% year 1; 2% year 2; 1% year 3	0.35%	On receipt of final completion certs can have a scheme transfer to another product and ERC's will be waived (subject to eligibility).

# Buy to Let

TYPE	MAX LTV	CURRENT PAY RATE	PRODUCT	NOTES	APP FEE	COMP FEE	ERCS	PROC FEE (Max £1,000)	ADDITIONAL FEATURES
Consumer Buy to Let	60%	2.19%	A discount of 2.80% for <b>36</b> months, giving a current rate payable of 2.19%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	n/a	n/a	3% year 1; 2% year 2; 1% year 3	0.35%	
Business Buy to Let	60%	2.19%	A discount of 2.80% for <b>36</b> months, giving a current rate payable of 2.19%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	n/a	n/a	3% year 1; 2% year 2; 1% year 3	0.35%	
Family Buy to Let	60%	2.99%	A variable rate, currently 4.99%, with a discount of 2.00%, for the <b>term</b> of the mortgage, giving a current rate of 2.99%.	Purchase, remortgage	n/a	n/a	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	
Family Assist Student Buy to Let	60%	2.99%	A variable rate, currently 4.99%, with a discount of 2.00%, for the <b>term</b> of the mortgage, giving a current rate of 2.99%.	Purchase, remortgage	n/a	n/a		0.35%	Minimum loan amount £100k Maximum loan amount £200k
Holiday Buy to Let	60%	2.49%	A variable rate, currently 4.99%, with a discount of 2.50%, for the <b>term</b> of the mortgage, giving a current rate of 2.49%.	Purchase, remortgage	£199	£599		0.35%	
Consumer Buy to Let	75%	2.49%	A discount of 2.50% for <b>36</b> months, giving a current rate payable of 2.49%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	n/a	£399	3% year 1; 2% year 2; 1% year 3	0.35%	
Business Buy to Let	75%	2.49%	A discount of 2.50% for <b>36</b> months, giving a current rate payable of 2.49%. Followed by our SVR, currently 4.99% for the remaining term of the mortgage.	Purchase, remortgage	n/a	£399	3% year 1; 2% year 2; 1% year 3	0.35%	
Business Buy to Let	75%	2.49%	A variable rate, currently 4.99%, with a discount of 2.50%, for the <b>term</b> of the mortgage, giving a current rate of 2.49%.	Remortgage only	n/a	£399	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	0.35%	£ for £ remortgage only product with lower ICR Minimal rental cover 130% of mortgage repayment, calculated on an interest only basis at 5.5%
Family Buy to Let	75%	3.29%	A variable rate, currently 4.99%, with a discount of 1.7%, for the <b>term</b> of the mortgage, giving a current rate of 3.29%.	Purchase, remortgage	£199	£399		0.35%	
Family Assist Student Buy to Let	75%	3.29%	A variable rate, currently 4.99%, with a discount of 1.7%, for the <b>term</b> of the mortgage, giving a current rate of 3.29%.	Purchase, remortgage	£199	£399		0.35%	Minimum loan amount £100k Maximum loan amount £200k

IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND YOUR RENTAL PROPERTY, OR OTHER PROPERTY USED AS SECURITY, MAY BE REPOSSESSED

# General Criteria

(Other lending criteria may apply)

Residential		Buy to Let			Self Build		
Purchase/ remortgage	Shared Ownership	Standard Rental Income	Holiday Rental Income	Family	Family Assist	Standard/ Eco	Advance
Affordability calculator applies	Affordability calculator applies	145% of 5.5%	130% of 5.5%	145% of 5.5%	Affordability calculator applies		
Minimum age	18	25	25	25	25		
Max age at end of term		80	80	80			
Max no applicants		4	4	4			
Location	England and Wales						
Min loan	£25,000 (Short term finance £100,000)	£70,000	£25,000 (£100k Family Assist Student Buy to let)	£25,000 (£100k Family Assist Student Buy to let)	£100,000		
Max loan/LTV	£250k/95% £300k/90% £350k/80% £750k/75% Max 60% within London £250k/65% RTB	£150k/95% of share (max 75% LTV)	£250k/ product limits (£200k Family Assist Student Buy to let)		£250k/ 75%	£750k/ 75%	£350k/ 75%
Restrictions apply to New Build properties. Please refer to Lending Criteria Guidelines.							
Min term	5 (Short term finance 12 months)						
Max term	40 (Short term finance 5 years)						
Repayment method	Capital and Interest, Interest Only, Part and Part						
FTB	Yes (Short term finance No)			Yes			
Min income	N/A	£25k	£25k	£25k	N/A		
Employment	Continuous employment for 12 months, current employment 3 months, permanent, not in probation.						
Self employment	Minimum 24 months trading						
Income verification	Employed: 3 months payslips, employment reference where overtime/bonus is included Self employed: 2 years accounts plus projection and qualified account's reference SA302 acceptable below 75% LTV for last 2 years and Tax Year Overviews Buy to Let: SA302 acceptable to evidence income for self employed						
Other requirements	Full credit search, proof of residency for last 12 months, proof of identity (provided by intermediary), proof of mortgage/rent payments, proof of income, last 3 months bank statements, proof of deposit for purchases						
Property	Traditionally built houses, bungalows and leasehold flats. <b>Exclusions:</b> non standard construction, properties affected by subsidence, flats in blocks greater than 4 floors, BTL leasehold properties						
Min property val	£90k						
Valuations	Physical valuation arranged						
Solicitors	The Group operates a panel of solicitors and licensed conveyancers, which is managed by LMS. New firms may be added (terms apply). Applicant to pay all fees direct to solicitor						
Buildings insurance	Required, arranged by applicant						

## Valuation Fee

Main Advance Valuation – Purchase price	Basic	RICS* Homebuyer
Up to £80,000	£150.00	£350.00
£80,001 - £100,000	£170.00	£375.00
£100,001 - £120,000	£190.00	£400.00
£120,001 - £150,000	£210.00	£450.00
£150,001 - £200,000	£240.00	£500.00
£200,001 - £250,000	£260.00	£550.00
£250,001 - £300,000	£290.00	£600.00
£300,001 - £350,000	£330.00	£650.00
£350,001 - £400,000	£360.00	£700.00
£400,001 - £450,000	£410.00	£750.00
£450,001 - £500,000	£450.00	£800.00
£500,001 - £700,000	£580.00	£950.00
£700,001 - £900,000	£690.00	£1,045.00
£900,001 - £1,100,000	£820.00	by arrangement
£1,100,001 - £1,250,000	£920.00	
£1,250,001 - £1,500,000	£1100.00	
£1,500,001 - £1,750,000	£1250.00	
£1,750,001 - £2,000,000	£1450.00	

Self Build Valuation Fees, please contact us on 01664 414144

\*The RICS valuation fee may vary and the figures quoted are a guide only. We will confirm to you the cost of the RICS valuation.