

INTERMEDIARY PRODUCT GUIDE

Updated 1 August 2024

This information is for intermediaries and
introducers only.

Pre-application enquiries please call the
broker support team on **01664 414144**.

Applications being processed please
call the lending team on **01664 414141**.

themeltonbrokers.co.uk



For Brokers

Residential Discounted

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	75%	5.25%	A discount of 3.44% off SVR for 24 months, reverting to SVR.	DISC 071	Purchase, remortgage	£199	N/A	2% year 1; 1% year 2	25k	1m	0.38%	Available on interest only up to 60% LTV. Free EPC Plus available on completion of the mortgage application.

Shared Ownership Fixed

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	95%	6.00%	A fixed rate to 30 September 2026 , reverting to SVR.	FIX 310	Purchase, remortgage	N/A	N/A	2% until 30/09/25; 1% until 30/09/26	75k	250k	0.38%	Free EPC Plus available on completion of the mortgage application. Free basic valuation provided (terms apply)

Residential Fixed (now on page 2, 3 and 4)

For full product details
please visit your sourcing system

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Residential Fixed Large Loans

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	75%	5.49%	A fixed rate to 31 October 2026 , reverting to SVR.	FIX 313	Purchase, remortgage	£199	£1,999	2% until 31/10/25; 1% until 31/10/26	1m	2.5m	0.38%	Free EPC Plus available on completion of the mortgage application. Interest only available up to 60% LTV.
Residential	75%	5.35%	A fixed rate to 31 October 2029 , reverting to SVR.	FIX 314	Purchase, remortgage	£199	£2,499	5% until 31/10/25; 4% until 31/10/26; 3% until 31/10/27; 2% until 31/10/28; 1% until 31/10/29	1m	2.5m		Free EPC Plus available on completion of the mortgage application. Interest only available up to 60% LTV.

Residential Fixed

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	80%	5.15%	A fixed rate to 31 October 2026 , reverting to SVR.	FIX 320	Purchase, remortgage	N/A	N/A	2% until 31/10/25; 1% until 31/10/26	25k	1m	0.38%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided (terms apply)
Residential	80%	4.79%	A fixed rate to 30 November 2029 , reverting to SVR.	FIX 323	Purchase, remortgage	N/A	N/A	5% until 30/11/25; 4% until 30/11/26; 3% until 30/11/27; 2% until 30/11/28; 1% until 30/11/29	25k	1m		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided (terms apply) £500 cashback payable upon legal completion
Residential	85%	5.20%	A fixed rate to 30 November 2026 , reverting to SVR.	FIX 324	Purchase, remortgage	£199	N/A	2% until 30/11/25; 1% until 30/11/26	25k	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided (terms apply)
Residential	85%	4.89%	A fixed rate to 30 November 2029 , reverting to SVR.	FIX 325	Purchase, remortgage	£199	N/A	5% until 30/11/25; 4% until 30/11/26; 3% until 30/11/27; 2% until 30/11/28; 1% until 30/11/29	25k	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided (terms apply) £500 cashback payable upon legal completion
Residential	90%	4.99%	A fixed rate to 30 November 2029 , reverting to SVR.	FIX 326	Purchase, remortgage	£199	N/A	5% until 30/11/25; 4% until 30/11/26; 3% until 30/11/27; 2% until 30/11/28; 1% until 30/11/29	25k	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided (terms apply) £500 cashback payable upon legal completion

Residential Fixed (continued)

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Residential	90%	5.65%	A fixed rate to 31 October 2026 , reverting to SVR.	FIX 316	Purchase, remortgage	£199	N/A	2% until 31/10/25; 1% until 31/10/26	25k	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided (terms apply)
Residential	95%	5.99%	A fixed rate to 31 October 2026 , reverting to SVR.	FIX 318	Purchase, remortgage	£199	N/A	2% until 31/10/25; 1% until 31/10/26	25k	500k	0.38%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided (terms apply) New build available up to 90% LTV
Residential	95%	5.29%	A fixed rate to 31 October 2029 , reverting to SVR.	FIX 319	Purchase, remortgage	N/A	N/A	5% until 31/10/25; 4% until 31/10/26; 3% until 31/10/27; 2% until 31/10/28; 1% until 31/10/29	25k	500k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the mortgage application. Free basic valuation provided (terms apply) New build available up to 90% LTV

Self Build and Renovation

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Eco Self Build	75%	5.99%	A discount of 2.70% off SVR for 36 months, reverting to SVR.	SB 071	Final LTV <75%	£500	0.50%	3% year 1; 2% year 2; 1% year 3	100k	1m	0.45%	<p>Available for ECO Self Builds, renovations and conversions where an EPC Rating of A or B is expected to be achieved and where at least one 'renewable energy' feature has been designed into the build.</p> <p>ECO Self Build renewable energy features may include:</p> <ol style="list-style-type: none"> 1. Electricity Generation - Hydroelectricity, Solar PV panels, wind technologies 2. Heat Generation - ground source heating, air source heating, solar water heating, wood fuelled heating (Biomass) 3. Electricity and Heat - Micro-CHP (micro combined heat and power) <p>Renovations and Conversions - improved insulation and heat retention (loft/cavity wall insulation and thermo efficient glazing and doors/enclosures)</p> <p>On receipt of final completion certs can have a scheme transfer to another product and ERC's will be waived (subject to eligibility).</p>
Standard Self Build and Renovation	75%	6.09%	A discount of 2.60% off SVR for 36 months, reverting to SVR.	SB 072	Final LTV <75%	£500	0.50%	3% year 1; 2% year 2; 1% year 3	100k	1m		On receipt of completion cert and final inspection can have a scheme transfer to another product and ERCs will be waived (subject to eligibility).
Standard Self Build and Renovation	75%	6.15%	A discount of 2.54% off SVR for 24 months, reverting to SVR.	SB 073	Final LTV <75%	£199	0.50%	N/A	100k	1m		On receipt of completion cert and final inspection can have a scheme transfer to another product (subject to eligibility).

Buy to Let

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Buy to Let	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 234	Purchase, remortgage	£199	£599	2% year 1; 1% year 2	25k	500k	0.40%	Free EPC Plus available on completion of the mortgage application
Buy to Let	75%	5.35%	A fixed rate to 30 September 2026 , reverting to SVR.	BTL 226	Purchase, remortgage	N/A	£995	2% until 30/09/25; 1% until 30/09/26				Free EPC Plus available on completion of the mortgage application
Buy to Let	75%	5.05%	A fixed rate to 30 September 2029 , reverting to SVR.	BTL 227	Purchase, remortgage	N/A	£995	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29				Free EPC Plus available on completion of the mortgage application
Family Buy to Let	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 235	Purchase, remortgage	£199	£599	2% year 1; 1% year 2				Free EPC Plus available on completion of the mortgage application
Family Buy to Let	75%	5.95%	A fixed rate to 30 September 2026 , reverting to SVR.	BTL 228	Purchase, remortgage	£199	N/A	2% until 30/09/25; 1% until 30/09/26				Free EPC Plus available on completion of the mortgage application
Family Buy to Let	75%	5.15%	A fixed rate to 30 September 2029 , reverting to SVR.	BTL 229	Purchase, remortgage	£199	N/A	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29				Free EPC Plus available on completion of the mortgage application
Consumer Buy to Let	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 236	Purchase, remortgage	£199	£599	2% year 1; 1% year 2				Free EPC Plus available on completion of the mortgage application
Holiday Buy to Let	75%	5.79%	A discount of 2.90% off SVR for 24 months, reverting to SVR.	BTL 237	Purchase, remortgage	£199	£599	2% year 1; 1% year 2				Free EPC Plus available on completion of the mortgage application
Holiday Buy to Let	75%	5.79%	A fixed rate to 30 September 2029 , reverting to SVR.	BTL 224	Purchase, remortgage	£199	£999	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29				Free EPC Plus available on completion of the mortgage application

Product Transfers for Existing Customers

Residential Discounted

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Rate £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Product Transfer	75%	5.25%	A discount of 3.44% off SVR for 24 months, reverting to SVR.	STDR 156	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	1m	0.25%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer.
Product Transfer	95%	5.79%	A discount of 2.90% off SVR for 24 months, reverting to SVR.	STDR 157	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer.
Product Transfer	95%	7.69%	A discount of 1.00% off SVR for 24 months, reverting to SVR.	STDR 145	Product Transfer Only	N/A	N/A	N/A	No min	1m		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer. Not available for Self Build customers upon completion of the build.

Residential Fixed

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Product Transfer	80%	5.15%	A fixed rate to 31 October 2026 , reverting to SVR.	STFX 208	Product Transfer Only	N/A	N/A	2% until 31/10/25; 1% until 31/10/26	No min	1m	0.25%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer
Product Transfer	80%	4.79%	A fixed rate to 30 November 2029 , reverting to SVR.	STFX 214	Product Transfer Only	N/A	N/A	5% until 30/11/25; 4% until 30/11/26; 3% until 30/11/27; 2% until 30/11/28; 1% until 30/11/29	No min	1m		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer

Residential Fixed (continued)

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Product Transfer	85%	5.20%	A fixed rate to 30 November 2026 , reverting to SVR.	STFX 211	Product Transfer Only	N/A	N/A	2% until 30/11/25; 1% until 30/11/26	No min	750k	0.25%	Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer
Product Transfer	85%	4.89%	A fixed rate to 30 November 2029 , reverting to SVR.	STFX 212	Product Transfer Only	N/A	N/A	5% until 30/11/25; 4% until 30/11/26; 3% until 30/11/27; 2% until 30/11/28; 1% until 30/11/29	No min	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer
Product Transfer	90%	4.99%	A fixed rate to 30 November 2029 , reverting to SVR.	STFX 213	Product Transfer Only	N/A	N/A	5% until 30/11/25; 4% until 30/11/26; 3% until 30/11/27; 2% until 30/11/28; 1% until 30/11/29	No min	750k		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer
Product Transfer	95%	5.65%	A fixed rate to 31 October 2026 , reverting to SVR.	STFX 203	Product Transfer Only	N/A	N/A	2% until 31/10/25; 1% until 31/10/26	No min	1m		Interest only available up to 60% LTV. Free EPC Plus available on completion of the product transfer.

Shared Ownership Discounted

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Shared Ownership Product Transfer	95%	5.80%	A discount of 2.89% off SVR for 24 months, reverting to SVR.	STDR 147	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	250k	0.25%	Shared Ownership Only. Free EPC Plus available on completion of the product transfer.

Shared Ownership Fixed

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Shared Ownership Product Transfer	95%	6.00%	A fixed rate to 30 September 2026 , reverting to SVR.	STFX 205	Product Transfer Only	N/A	N/A	2% until 30/09/25; 1% until 30/09/26	No min	250k	0.25%	Shared Ownership Only. Free EPC Plus available on completion of the product transfer.

Self Build

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
Self Build Standard Product Transfer	75%	5.99%	A discount of 2.70% off SVR for 36 months, reverting to SVR.	STDR 148	Product Transfer Only	N/A	N/A	3% year 1; 2% year 2; 1% year 3	100k	1m	0.25%	Funds released after each stage. Portable. Overpayments. Interest only available.
Self Build Standard Product Transfer	75%	6.15%	A discount of 2.54% off SVR for 24 months, reverting to SVR.	STDR 158	Product Transfer Only	N/A	N/A	N/A	100k	1m		Funds released after each stage. Portable. Overpayments. Interest only available.

RIO

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
RIO Product Transfer	50%	6.89%	A discount of 1.80% off SVR for 24 months, reverting to SVR.	DISC 057	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	1m	0.25%	RIO terms apply. Interest only available. Free EPC Plus available on completion of the product transfer.

Buy to Let Discounted

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
BTL Product Transfer	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 238	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k	0.25%	Interest only available. Free EPC Plus available on completion of the product transfer.
Consumer BTL Product Transfer	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 239	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Family BTL Product Transfer	75%	5.75%	A discount of 2.94% off SVR for 24 months, reverting to SVR.	BTL 240	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Holiday BTL Product Transfer	75%	5.79%	A discount of 2.90% off SVR for 24 months, reverting to SVR.	BTL 241	Product Transfer Only	N/A	N/A	2% year 1; 1% year 2	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
BTL Product Transfer	75%	7.94%	A discount of 0.75% off SVR for 24 months, reverting to SVR.	BTL 209	Product Transfer Only	N/A	N/A	N/A	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Holiday BTL Product Transfer	75%	7.94%	A discount of 0.75% off SVR for 24 months, reverting to SVR.	BTL 210	Product Transfer Only	N/A	N/A	N/A	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.

Buy to Let Fixed

Our Standard Variable Rate (SVR) is 8.69%

Type	Max LTV	Current Pay rate	Product	Product code	Availability	App fee	Comp fee	ERCS	Min Loan Size £	Max Loan Size £	Proc fee (Min £150)	Additional features and criteria
						(Non-refundable)						
BTL Product Transfer	75%	5.35%	A fixed rate until 30 September 2026 , reverting to SVR.	BTL 230	Product Transfer Only	N/A	£995	2% until 30/09/25; 1% until 30/09/26	No min	500k	0.25%	Interest only available. Free EPC Plus available on completion of the product transfer.
BTL Product Transfer	75%	5.05%	A fixed rate until 30 September 2029 , reverting to SVR.	BTL 231	Product Transfer Only	N/A	£995	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Family BTL Product Transfer	75%	5.95%	A fixed rate until 30 September 2026 , reverting to SVR.	BTL 232	Product Transfer Only	N/A	£199	2% until 30/09/25; 1% until 30/09/26	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Family BTL Product Transfer	75%	5.15%	A fixed rate until 30 September 2029 , reverting to SVR.	BTL 233	Product Transfer Only	N/A	£199	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.
Holiday BTL Product Transfer	75%	5.79%	A fixed rate until 30 September 2029 , reverting to SVR.	BTL 225	Product Transfer Only	N/A	N/A	5% until 30/09/25; 4% until 30/09/26; 3% until 30/09/27; 2% until 30/09/28; 1% until 30/09/29	No min	500k		Interest only available. Free EPC Plus available on completion of the product transfer.

General Criteria (Other lending criteria may apply, please see our Lending Criteria Guidelines for further details)

	Residential		Buy to Let			Self Build	
	Purchase/remortgage	Shared Ownership	Standard	Holiday	Family/Consumer	Standard/Eco	Advance
Affordability	Affordability calculator applies		145% at 8.20%	130% at 8.20%	145% at 8.20%	Affordability calculator applies	
Minimum age	18		Rental Income			25	
Max age at end of term	80 (if retired see Age Requirements)		No Max	No Max	80	80 (if retired see Age Requirements)	
Max no applicants	4						
Location	England and Wales						
Min term	5						
Max term	40						
Repayment method	Capital and Interest, Interest Only, Part and Part						
Right to Buy	Repayment only, Max 65% LTV, Max 100% of discounted purchase price.		N/A				
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: 3 years accounts (1 year for BTL applications) plus projection and qualified account's reference SA302 acceptable below 75% LTV for last 3 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. Exclusions: non standard construction, properties affected by subsidence, flats in blocks greater than 4 floors.						
Min property value	£90k						
Valuations	Desktop valuations up to 75% LTV subject to meeting criteria. Physical valuations arranged where DV criteria not met and for all applications above 75% LTV.						
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 free direct to solicitor.						
Buildings insurance	Required, arranged by applicant.						

Valuation Fee

(non-refundable once valuation has taken place)

Purchase price/ estimated value	Residential mortgage valuation/ remortgage	BTL valuation/ remortgage	Self build valuation	Indicative homebuyers application fee including a basic mortgage valuation and a homebuyer survey
to £100,000	£170	£195	£200	£355
£100,001 - £200,000	£240	£265	£270	£455
£200,001 - £300,000	£295	£320	£325	£555
£300,001 - £400,000	£355	£380	£385	£655
£400,001 - £500,000	£400	£425	£430	£755
£500,001 - £600,000	£460	£485	£490	£855
£600,001 - £700,000	£550	£575	£580	£955
£700,001 - £800,000	£650	£675	£680	£1,055
£800,001 - £900,000	£720	£745	£750	£1,155
£900,001 - £1,000,000	£850	£875	£880	£1,255
£1,000,001 - £1,200,000	£900	£925	£930	By Negotiation
£1,200,001 - £1,400,000	£1,000	£1,025	£1,030	By Negotiation
£1,400,001 - £1,600,000	£1,155	£1,180	£1,185	By Negotiation
£1,600,001 - £1,800,000	£1,305	£1,330	£1,335	By Negotiation
£1,800,001 - £2,000,000	£1,490	£1,515	£1,520	By Negotiation
Over £2m	By Negotiation	By Negotiation	By Negotiation	By Negotiation