



# Residential First Charge Mortgage

PRODUCT GUIDES

## Residential First Charge Mortgages

### Super Prime

Max LTV Max Gross Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+2.09%	+2.09%	+2.09%	+2.19%	+2.39%	+3.79%	-	-	3%, 2%
2 Yr Fix	5.24%	5.24%	5.24%	5.24%	5.54%	7.34%	-	-	3%, 2%
3 Yr Fix	5.39%	5.39%	5.39%	5.39%	5.69%	7.24%	-	-	3%, 2%, 2%
5 Yr Fix	5.39%	5.39%	5.39%	5.39%	5.44%	7.39%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.59%	6.59%	6.59%	6.59%	6.64%	8.49%	-	-	

### Prime Plus

Max LTV Max Gross Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+2.29%	+2.29%	+2.29%	+2.39%	+2.59%	+3.84%	-	-	3%, 2%
2 Yr Fix	5.44%	5.44%	5.44%	5.44%	5.74%	7.39%	-	-	3%, 2%
3 Yr Fix	5.59%	5.59%	5.59%	5.59%	5.89%	7.29%	-	-	3%, 2%, 2%
5 Yr Fix	5.59%	5.59%	5.59%	5.59%	5.64%	7.44%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	6.79%	6.79%	6.79%	6.79%	6.84%	8.54%	-	-	

### Prime

Max LTV Max Gross Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+2.64%	+2.64%	+2.64%	+2.74%	+2.94%	+3.89%	-	-	3%, 2%
2 Yr Fix	6.09%	6.09%	6.09%	6.19%	6.39%	7.44%	-	-	3%, 2%
3 Yr Fix	6.04%	6.04%	6.04%	6.14%	6.34%	7.34%	-	-	3%, 2%, 2%
5 Yr Fix	6.44%	6.44%	6.44%	6.49%	6.64%	7.49%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.64%	7.64%	7.64%	7.69%	7.84%	8.59%	-	-	

Reversionary Rates: BBR +3.75% < 75% and BBR +4% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

## Residential First Charge Mortgages

### Near Prime

Max LTV Max Gross Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+3.24%	+3.24%	+3.24%	+3.34%	+3.64%	+4.04%	-	-	3%, 2%
2 Yr Fix	6.69%	6.69%	6.69%	6.79%	7.19%	7.79%	-	-	3%, 2%
3 Yr Fix	6.64%	6.64%	6.64%	6.74%	7.04%	7.69%	-	-	3%, 2%, 2%
5 Yr Fix	6.69%	6.69%	6.69%	6.74%	7.14%	7.54%	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.79%	7.79%	7.79%	7.84%	8.24%	8.64%	-	-	

### Specialist

Max LTV Max Gross Loan	60% £25k to £2M	65% £25k to £2M	70% £25k to £1.5M	75% £25k to £1.5M	80% £25k to £1M	85% £25k to £1M	90% £25k to £750k	95% £25k to £500k	Early Redemption Charges
BoE Life Time Tracker	+3.44%	+3.44%	+3.44%	+3.54%	+3.84%	-	-	-	3%, 2%
2 Yr Fix	6.89%	6.89%	6.89%	6.99%	7.39%	-	-	-	3%, 2%
3 Yr Fix	6.84%	6.84%	6.84%	6.94%	7.24%	-	-	-	3%, 2%, 2%
5 Yr Fix	6.89%	6.89%	6.89%	6.94%	7.34%	-	-	-	5%, 4%, 3%, 2%, 2%
5 Yr Fix, No ERC	7.99%	7.99%	7.99%	8.04%	8.44%	-	-	-	

Reversionary Rates: BBR +3.75% < 75% and BBR +4% > 75%. Follow the BoE rate at the stated margin.

Lifetime tracker rates: Follow the BoE rate at the stated margin.

# Residential First Charge Mortgages

## Key Criteria Highlights

### Status Definition

	Super Prime		Prime Plus		Prime		Near Prime	Specialist
	< 85%	> 85%	< 85%	> 85%	< 85%	> 85%	85%	80%
<b>Unsecured</b>	UTD	UTD	UTD	UTD	Ignore if Consolidating	UTD	Ignore if Consolidating	Ignore if Consolidating
<b>Secured Loans and Mortgages</b>	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 0 in 12	0 in 3 1 in 12	0 in 3 2 in 12
<b>CCJ's</b>	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24
<b>Defaults</b>	0 in 48	0 in 48	0 in 24	0 in 36	1 in 24	0 in 36	1 in 24	2 in 24

### Income

	<85%	>85%	FTB	Interest Only
<b>Minimum Income</b>	£15K	£40K	£25K	£50K
<b>Minimum Valuation</b>	£90K	£125K	£90K	£100K
<b>LTI</b>	6x upto 85% LTV to £2M. 4.5x Near Prime and Specialist > £1M			
<b>DTI</b>	50%			
<b>Self Employed</b>	2 years accounts required-see criteria guide for details			

### Product Features

Unencumbered	Interest Only
0.5% loading 4x LTI Min loan £5k IO unavailable	75% LTV Max 70% LTV Downsize Stressed on IO repayment only Min age 25
£995 Product Fee Max LTV 70% Max Loan Size £250k Prime Plus/Prime/Near Prime only	Super Prime/Prime Plus/Prime only Not available for FTBs

### Fees

Type	Max
Product Fee	£1,495
Broker Fee	£5k or 12.5%

### Applicant Profile

	Min	Max
Age	18	<85
Term	3	40

## Contact Us

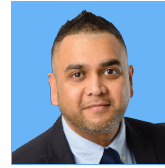
# Our Team, always on hand to help

### Residential, buy to let or second charge



**Chris Pedlar**  
**Head of Sales**  
Nationwide  
M: 07787 296 057  
cpedlar@utbank.co.uk

### Key Account Team



**Jigar Patel**  
**Head of Specialist Distribution**  
**South Region**  
M: 07796 348 031  
jpatel@utbank.co.uk

### Field Team



**Frances Arnold**  
**Business Development Manager**  
North Region  
M: 07385 930252  
farnold@utbank.co.uk



**Frankie Kitchen**  
**Business Development Manager**  
London and Midlands  
M: 07557 311 615  
fkitchen@utbank.co.uk



**Rachel Shackleton**  
**Business Development Manager**  
South of England and Wales  
M: 07471 971 236  
rshackleton@utbank.co.uk

**All team members are supported by a dedicated telephony business relationship manager**

T: 0207 031 1551  
E: mortgage.enquiries@utbank.co.uk

## Contact Us

# Other Useful Contacts

Division	Contact	Email
Mortgage Enquiries Team (Pre submission)	0207 031 1551	mortgage.enquiries@utbank.co.uk
Residential Underwriting (Post submission)	0207 031 1552	Dedicated email address provided on submission

## Quick Links

To register as new intermediary

[Click here](#)

To access online document library

[Click here](#)

To read our case studies for deals  
we've recently supported

[Click here](#)

To search our Criteria on the  
Knowledge Bank site

[Click here](#)

United Trust Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Member of UK Finance. Registered in England and Wales number 549690. 1 Ropemaker Street, London EC2Y 9AW.

This information is strictly for the use of professional intermediaries only.