

Exclusive/Semi Exclusive Products (25th October 2007)

<u>LENDER & PRODUCT NAME</u>	<u>EXCLUSIVE</u>	<u>PRODUCT CODE</u>	<u>MAX LTV</u>	<u>MIN LOAN</u>	<u>MAX LOAN</u>	<u>INITIAL RATE</u>	<u>INITIAL RATE PERIOD</u>	<u>REVERSION RATE</u>	<u>REDEMPTION PENALTY</u>	<u>PRODUCT FEATURES</u>	<u>Expected Packager Income (Gross)</u>	<u>Broker Proc Fee</u>
BM SOLUTIONS Near Prime 500 Self Cert	Semi Exclusive	VDM	75%	£25,001	£500,000	6.59%	BBR + 0.84% for 3 years	BBR + 2.29%	5% in year 1, 4% in year 2, 3% in year 3	CCJs – max £500 (None in last 3mths) Mortgage Arrears – 1 month in last 12 months Bankruptcy – Discharged 1 year IVA – Satisfied for 6mths £599 Arrangement Fee £250 Cashback Free Standard Valuation (Maximum £490) or refund of standard valuation for Scottish purchases (Maximum £490)	Individual Arrangement	Individual Arrangement
BM SOLUTIONS Heavy 2yr Fixed Self Cert	Semi Exclusive	VPE	80%	£25,001	£500,000	7.94%	Fixed until 01/03/2010	BBR + 2.89%	6% until 01/03/2009 5% until 01/03/2010	CCJs – max £10,000 (None in the last 3mths) Mortgage Arrears – 6 months in last 12 months (none in the last 3mths) Bankruptcy – Discharged IVA – Satisfied or being well conducted Repossessions – Registered over 6 years a & all debts cleared for at least 12mths £1,499 Arrangement Fee	Individual Arrangement	Individual Arrangement
BM SOLUTIONS Unlimited 2yr Fixed Self Cert	Semi Exclusive	VPF	75%	£25,001	£500,000	7.99%	Fixed until 01/03/2010	BBR + 2.89%	6% until 01/03/2009 5% until 01/03/2010	CCJs – Unlimited (None in the last 3mths) Mortgage Arrears – Unlimited (None in the last 3mths) Bankruptcy – Discharged IVA – Satisfied or being well conducted Repossessions – Registered over 5 years ago & all debts cleared for at least 12mths £1,499 Arrangement Fee	Individual Arrangement	Individual Arrangement

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BM SOLUTIONS Near Prime 500 Full Status	Semi Exclusive	VEZ	75%	£25,001	£500,000	6.00%	BBR + 0.25% for 3 years	BBR + 2.49%	5% in year 1, 4% in year 2, 3% in year 3	CCJs – max £500 (None in last 6mths) Mortgage Arrears – 1 month in last 12 months Bankruptcy – Discharged 1 year IVA – Satisfied for 6mths £899 Arrangement Fee £250 Cashback Refund of standard valuation for (Maximum £490)	Individual Arrangement	Individual Arrangement
BM SOLUTIONS Near Prime 1500 Full Status	Semi Exclusive	VDL	80%	£25,001	£500,000	6.59%	BBR + 0.84% for 3 years	BBR + 2.29%	5% in year 1, 4% in year 2, 3% in year 3	CCJs – max £1500 (None in last 6mths) Mortgage Arrears – 1 month in last 12 months Bankruptcy – Discharged 1 year IVA – Satisfied for 6mths £599 Arrangement Fee £250 Cashback Free Standard Valuation (Maximum £490) (Maximum £490)	Individual Arrangement	Individual Arrangement
BM SOLUTIONS Heavy 2yr Fixed Full Status	Semi Exclusive	VOH	80%	£25,001	£500,000	7.84%	Fixed until 01/03/2010	BBR + 2.89%	6% until 01/03/2009 5% until 01/03/2010	CCJs – max £10,000 (None in the last 3mths) Mortgage Arrears – 6 months in last 12 months (none in the last 3mths) Bankruptcy – Discharged IVA – Satisfied or being well conducted Repossessions – Registered over 6 years a & all debts cleared for at least 6mths £1,499 Arrangement Fee	Individual Arrangement	Individual Arrangement
BM SOLUTIONS Unlimited 2yr Fixed Full Status	Semi Exclusive	VOI	75%	£25,001	£500,000	7.89%	Fixed until 01/03/2010	BBR + 2.89%	6% until 01/03/2009 5% until 01/03/2010	CCJs – Unlimited (None in the last 3mths) Mortgage Arrears – Unlimited (None in the last 3mths) Bankruptcy – Discharged IVA – Satisfied or being well conducted Repossessions – Registered over 5 years ago & all debts cleared for at least 12mths £1,499 Arrangement Fee	Individual Arrangement	Individual Arrangement
BRISTOL & WEST Standard 2yr Fixed	Exclusive	W5A	75%	£15,001 - purchases £25,001 - remrtgs	£999,999	5.79%	Fixed until 31/10/2009	SVR	3% in Fixed Period	£1,650 Arrangement Fee HLC Paid by Bristol & West	0.9%	Individual Arrangement
BRISTOL & WEST Buy to Let 3yr Fixed	Exclusive	W5B	85%	£15,001 - purchases £25,001 - remrtgs	£500,000	5.95%	Fixed until 31/10/2010	BBR + 1.75%	5% in Fixed Period	£1,699 Arrangement Fee HLC Paid by Bristol & West	0.9%	Individual Arrangement
BRISTOL & WEST Self Cert 2yr Fixed	Exclusive	W5C	85%	£25,001	£500,000	6.15%	Fixed until 31/10/2009	SVR	3% in Fixed Period	£1,999 Arrangement Fee No HLC	0.9%	Individual Arrangement

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BRISTOL & WEST Self Cert 3yr Fixed	Exclusive	W5D	90%	£25,001	£500,000	6.43%	Fixed until 31/10/2010	SVR	3% in Fixed Period	£1,999 Arrangement Fee No HLC	0.9%	Individual Arrangement
BRISTOL & WEST Self Cert Discount	Exclusive	S3F	90%	£25,001	£500,000	6.29%	SVR discounted by 1.55% until 30/04/2009	SVR	3% until 30/04/2009	£699 Arrangement Fee No HLC	0.9%	Individual Arrangement
PLATFORM House Plus 3yr Fixed	Exclusive		85%	£42,500	£1m to 75% LTV £300,000 to 85% LTV	6.44%	Fixed until 01/12/2010	BBR + 2.25%	5% in Fixed Period	£695 Arrangement Fee	Individual Arrangement	Individual Arrangement
SCARBORO' Prime 2yr Tracker Full Status	Exclusive		80%	£50,000	£750,000 to 70% LTV £500,000 to 80% LTV	5.79%	BBR + 0.04% for 2 years	BBR + 2.99%	6% Year 1 5% Year 2	CCJs (per applicant) – 1 (max £500) – satisfied 3mths prior to application Mortgage/Secured Loan/Rent Arrears – 1 in last 12mths (0 in last 6mths) Defaults – No defaults in last 12mths Unsecured Credit Arrears – 2 in last 12mths (0 in last 3mths) IVA/Bankruptcy - None 1% Arrangement Fee 10% p.a. capital repayments can be made in first 2 years without penalty	1.00%	0.50%
SCARBORO' Prime 2yr Fixed Full Status	Exclusive		80%	£50,000	£750,000 to 70% LTV £500,000 to 80% LTV	5.84%	Fixed until 30/10/2009	BBR + 2.99%	6% Year 1 5% Year 2	CCJs (per applicant) – 1 (max £500) – satisfied 3mth prior to application Mortgage/Secured Loan/Rent Arrears – 1 in last 12mths (0 in last 6mths) Defaults – No defaults in last 12mths Unsecured Credit Arrears – 2 in last 12mths (0 in last 3mths) IVA/Bankruptcy - None 1.5% Arrangement Fee 10% p.a. capital repayments can be made in first 2 years without penalty	1.00%	0.50%
SCARBORO' Near Prime 2yr Tracker Full Status	Exclusive		80%	£50,000	£750,000 to 70% LTV £500,000 to 80% LTV	6.09%	BBR + 0.34% for 2 years	BBR + 2.99%	6% Year 1 5% Year 2	CCJs (per applicant) – Max £2,000 (cleared or not) Mortgage/Secured Loan/Rent Arrears – 1 in last 12mths (0 in last 3mths) Defaults – ignored Unsecured Credit Arrears – ignored IVA/Bankruptcy - None 1% Arrangement Fee 10% p.a. capital repayments can be made in first 2 years without penalty	1.50%	0.75%

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SCARBORO' Near Prime 2yr Fixed Full Status	Exclusive		80%	£50,000	£750,000 to 70% LTV £500,000 to 80% LTV	6.14%	Fixed until 30/10/2009	BBR + 2.99%	6% Year 1 5% Year 2	CCJs (per applicant) – Max £2,000 (cleared or not) Mortgage/Secured Loan/Rent Arrears – 1 in last 12mths (0 in last 3mths) Defaults – ignored Unsecured Credit Arrears – ignored IVA/Bankruptcy - None 1.5% Arrangement Fee 10% p.a. capital repayments can be made in first 2 years without penalty	1.50%	0.75%
SCARBORO' Prime 2yr Tracker Full Status	Exclusive		80%	£50,000	£750,000 to 70% LTV £500,000 to 80% LTV	6.24%	BBR + 0.49% for 2 years	BBR + 2.99%	6% Year 1 5% Year 2	CCJs (per applicant) – 1 (max £500) – satisfied 3mths prior to application Mortgage/Secured Loan/Rent Arrears – 1 in last 12mths (0 in last 6mths) Defaults – No defaults in last 12mths Unsecured Credit Arrears – 2 in last 12mths (0 in last 3mths) IVA/Bankruptcy - None £795 Arrangement Fee £500 Cashback 10% p.a. capital repayments can be made in first 2 years without penalty	1.00%	0.50%
SCARBORO' Prime 2yr Fixed Full Status	Exclusive		80%	£50,000	£750,000 to 70% LTV £500,000 to 80% LTV	6.39%	Fixed until 30/10/2009	BBR + 2.99%	6% Year 1 5% Year 2	CCJs (per applicant) – 1 (max £500) – satisfied 3mths prior to application Mortgage/Secured Loan/Rent Arrears – 1 in last 12mths (0 in last 6mths) Defaults – No defaults in last 12mths Unsecured Credit Arrears – 2 in last 12mths (0 in last 3mths) IVA/Bankruptcy - None 0.60% Arrangement Fee £500 Cashback 10% p.a. capital repayments can be made in first 2 years without penalty	1.00%	0.50%
SCARBORO' Near Prime 2yr Tracker Full Status	Exclusive		80%	£50,000	£750,000 to 70% LTV £500,000 to 80% LTV	6.54%	BBR + 0.79% for 2 years	BBR + 2.99%	6% Year 1 5% Year 2	CCJs (per applicant) – Max £2,000 (cleared or not) Mortgage/Secured Loan/Rent Arrears – 1 in last 12mths (0 in last 3mths) Defaults – ignored Unsecured Credit Arrears – ignored IVA/Bankruptcy - None £795 Arrangement Fee £500 Cashback 10% p.a. capital repayments can be made in first 2 years without penalty	1.50%	0.75%
SCARBORO' Near Prime 2yr Fixed Full Status	Exclusive		80%	£50,000	£750,000 to 70% LTV £500,000 to 80% LTV	6.69%	Fixed until 30/10/2009	BBR + 2.99%	6% Year 1 5% Year 2	CCJs (per applicant) – Max £2,000 (cleared or not) Mortgage/Secured Loan/Rent Arrears – 1 in last 12mths (0 in last 3mths) Defaults – ignored Unsecured Credit Arrears – ignored IVA/Bankruptcy - None 0.60% Arrangement Fee £500 Cashback 10% p.a. capital repayments can be made in first 2 years without penalty	1.50%	0.75%

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TMB Self 85 2yr Fixed	Semi Exclusive	TFP352	85%	£25,005	£1m to 75% LTV £800,000 to 80% LTV £500,000 to 85% LTV (FTBs - £300,000)	6.44%	Fixed until 28/02/2010	SVR	6% until 28/02/2009 5% until 28/02/2010	0.25% Arrangement Fee	0.9% + £150	0.50%
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