



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

This record is provided as a guide to the key features of loans available for specific customer requirements and circumstances. Due to the level of detail shown 100% accuracy cannot always be guaranteed.

Broker Name: **Little Ex**

Broker Company: **Promise2**

Case Ref / Enq. Id: **PQ19828**

Customer(s) Name: **Mr Smith & Mrs Smith**

Product Selection Reason

You were provided with information on loan products and repayment terms available based on your personal circumstances. You chose the loan which most closely meets your needs.

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

Filter Selections / Manual product status override

Loan amount - £22,000
 Loan Term - 180 (15 years)
 Packager Fee -
 Sort Results By - Repayment
 Interest Only - Not selected
 Fixed - Not selected
 Declines - Not selected

	Chosen Product	Comparison 1	Comparison 2
Lender	Nemo	Shawbrook	Shawbrook Fixed
Product	E0 - To £100,000 & 65% LTV	Platinum 1	Platinum 1
Loan Amount	£22,000.00	£22,000.00	£22,000.00
Repayment	£234.35	£239.66	£264.01
APR	10.3 %	10.7 %	12.7 %
Interest Rate	8.2 %	7.9 %	9.4 %
Gross Loan	£24,200.00	£25,230.00	£25,430.00
Product Variation	Variable	Variable	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£2,200.00	£2,200.00	£2,200.00
Lender Fee	£0.00	£1,030.00	£1,230.00
Total Cost	£42,183.00	£43,138.80	£47,521.80
¼ Redemption	£20,940.49 (45 months)	£21,521.34 (45 months)	£22,107.93 (45 months)
½ Redemption	£15,972.09 (90 months)	£16,333.33 (90 months)	£17,127.86 (90 months)
¾ Redemption	£9,225.59 (135 months)	£9,363.22 (135 months)	£10,052.83 (135 months)
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Requires lender score	Refer to lender	Refer to lender
Underwriting Messages	Enquiry must be scored with lender to obtain underwriting result	Requires lender referral, as outside standard policy Subject to lender score. Once the enquiry has been submitted and scored directly with the lender, we will notify you if there is any change in the decision and update the comparison record	Requires lender referral, as outside standard policy Subject to lender score. Once the enquiry has been submitted and scored directly with the lender, we will notify you if there is any change in the decision and update the comparison record



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	Comparison 3	Comparison 4	Comparison 5
Lender	I-Group	Central Lending	Blemain
Product	IGP 1	Plan 3 To 30k	TRP:02 To £50k & 75% LTV
Loan Amount	£22,000.00	£22,000.00	£22,000.00
Repayment	£276.73	£281.17	£283.02
APR	13.7 %	14.0 %	14.2 %
Interest Rate	10.1 %	11.4 %	11.0 %
Gross Loan	£24,950.00	£24,200.00	£24,970.00
Product Variation	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£2,200.00	£2,200.00	£2,200.00
Lender Fee	£750.00	£0.00	£770.00
Total Cost	£49,811.40	£50,610.60	£50,945.85
¼ Redemption	£22,266.05 (45 months)	£21,524.51 (45 months)	£22,411.71 (45 months)
½ Redemption	£17,570.57 (90 months)	£17,106.26 (90 months)	£17,774.89 (90 months)
¾ Redemption	£10,605.78 (135 months)	£10,344.88 (135 months)	£10,796.73 (135 months)
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Refer to lender	Accepted subject to I&E *	Accepted subject to I&E *
Underwriting Messages	<p>Requires lender referral, as outside standard policy</p> <p>Requires manual lender score. Once the enquiry has been submitted and scored directly with the lender, we will notify you if there is any change in the decision</p>	<p>Requires lender referral, as outside standard policy</p> <p>* Subject to a full Income and Expenditure assessment</p> <p>Subject to confirmation of Early Repayment Charges</p>	<p>Requires lender referral, as outside standard policy</p> <p>* Subject to a full Income and Expenditure assessment</p> <p>Subject to confirmation of Early Repayment Charges</p>



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Broker Company: **Promise2**

Case Ref / Enq. Id: **PQ19828**

Customer(s) Name: **Mr Smith & Mrs Smith**

	Comparison 6	Comparison 7	Comparison 8
Lender	Norton	Central Lending Fixed	Spring Finance
Product	GOLD	Plan 3 To 30k	Plan 1
Loan Amount	£22,000.00	£22,000.00	£22,000.00
Repayment	£285.91	£299.85	£352.63
APR	14.4 %	15.5 %	19.4 %
Interest Rate	10.9 %	12.6 %	15.0 %
Gross Loan	£25,300.00	£24,200.00	£25,195.00
Product Variation	Variable	Fixed	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£2,750.00	£2,200.00	£2,200.00
Lender Fee	£550.00	£0.00	£995.00
Total Cost	£51,463.80	£53,973.00	£63,473.40
¼ Redemption	£22,725.71 (45 months)	£21,794.12 (45 months)	£23,878.89 (45 months)
½ Redemption	£18,076.87 (90 months)	£17,570.33 (90 months)	£19,876.74 (90 months)
¾ Redemption	£11,084.47 (135 months)	£10,812.03 (135 months)	£12,871.54 (135 months)
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Accepted subject to I&E *	Accepted subject to I&E *	Refer to lender
Underwriting Messages	Requires lender referral, as outside standard policy	Requires lender referral, as outside standard policy	Requires lender referral, as outside standard policy
	* Subject to a full Income and Expenditure assessment Subject to confirmation of Early Repayment Charges	* Subject to a full Income and Expenditure assessment Subject to confirmation of Early Repayment Charges	Due to funding restrictions, we will assess each deal on a case by case basis, to determine the probability of completion. We will notify you if there is a change in the decision and update the comparison record

Product Selection Reason (continued)



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Broker Name: **Little Ex**

Broker Company: **Promise2**

Case Ref / Enq. Id: **PQ19828**

Purpose of Loan: **Consolidation**

Personal Details	1st Named Applicant	2nd Named Applicant
Title	Mr	Mrs
Forename	John	Jane
Middle name		
Surname	Smith	Smith
Maiden name		
Marital status	Married	Married
Date of birth	04/10/1976	11/05/1978
Are you on Deeds and/or Mortgage	Yes	No
Others living in property over 18		
Home telephone number	01902884022	
Work telephone number		
Mobile telephone number	07761354720	07584251998
Email address	johnsmith@test.com	janesmith@test.com
Correspondence address	160 The Road The Area, The Town, WV106AD	
Date moved in to above address	01/06/2009	01/06/2009
Previous Address History (3 years address history needed)		
Previous address (up to 3 yrs history)	1, MK101RQ	1, MK101RQ
Date moved in	21/01/2001	21/01/2001
Date moved out	01/06/2009	01/06/2009
Previous address (up to 3 yrs history)		
Date moved in		
Date moved out		

Employment & Income	1st Named Applicant	2nd Named Applicant
Employment status	Employed	Employed
Income	Gross £42,000.00 Net £2,625.00	Gross £15,000.00 Net £938.00
Occupation	Secondary school teacher	Data entry
Employer's full name	Stantonbury campus	J and G Ltd
Employer's address		
Start date	01/01/2000	10/12/2008
If S/E - Proof of income		
Accountants qualifications		
Time with accountant		
Additional Income type		
Amount per month		
Additional Income type		
Amount per month		



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Previous Employment details (3 years employment history needed)

Previous employment occupation	Administrator	
Previous employment employer's full name	Wouften high	
Previous employment Start date - End date	01/05/2005 To 01/01/2010	To

Property Details

Security address	160 The Road The Area, The Town, WV106AD				
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
Garage	No	No. of bedrooms	0	Date of construction	01/01/1970
Property construction	Standard		Construction type	Standard	
Name of construction	Other		Is property tenanted	No	
Purchase date	01/01/1980	Purchase price	£50,000.00	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	No	

Charges on Property

Mortgage Account

Second Mortgage Account

Lender	Abbey National Plc	
Current balance	£60,000.00	
Redemption balance (if known)	£0.00	
Repayment per month	£350.00	
Date of most recent advance	21/01/2006	
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	12
Sort Code		Account No	



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Note: This record shows 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.

Broker Name: Little Ex

Broker Company: Promise2

Case Ref / Enq. Id: PQ19828

Customer Details: Mr Smith & Mrs Smith
160 The Road The Area, The Town, WV106AD

Filter Selections / Manual product status override

Loan amount - £22,000
Loan Term - 180 (15 years)
Packager Fee -
Sort Results By - Repayment
Interest Only - Not selected
Fixed - Not selected
Declines - Not selected

	Product 1	Product 2	Product 3
Lender	Shawbrook	Nemo	Shawbrook Fixed
Product	Platinum 2	S1 - To £60,000 & 75% LTV	Platinum 2
Loan Amount	£22,000.00	£22,000.00	£22,000.00
Repayment	£251.42	£273.30	£276.39
APR	11.7 %	13.4 %	13.7 %
Interest Rate	8.7 %	10.9 %	10.2 %
Gross Loan	£25,230.00	£24,200.00	£25,430.00
Product Variation	Variable	Variable	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£2,200.00	£2,200.00	£2,200.00
Lender Fee	£1,030.00	£0.00	£1,230.00
Total Cost	£45,255.60	£49,194.00	£49,750.20
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline
Underwriting Messages	Subject to lender score. Once the enquiry has been submitted and scored directly with the lender, we will notify you if there is any change in the decision and update the comparison record Minimum advance £131,800	Enquiry must be scored with lender to obtain underwriting result Employed applicants	Subject to lender score. Once the enquiry has been submitted and scored directly with the lender, we will notify you if there is any change in the decision and update the comparison record Minimum advance £131,600
	Maximum term restriction 539 months: Maximum age at end of term 80 years old Maximum term restriction 558 months: Maximum age at end of term 80 years old Minimum advance restriction £131,800.00: Equity LTV restriction 70%: Plan Maximum advance restriction £146,770.00: Equity Minimum advance restriction £20,000.00: Plan Maximum advance restriction £100,000.00: Plan Maximum advance restriction £140,398.00: Income	Maximum term restriction 419 months: Maximum age at end of term 70 years old Maximum term restriction 438 months: Maximum age at end of term 70 years old LTV restriction 75%: Plan Maximum advance restriction £162,800.00: Equity Minimum advance restriction £7,500.00: Plan Maximum advance restriction £57,800.00: Plan Maximum advance restriction £156,081.00: Income Maximum repayment capacity £1,787.50	Maximum term restriction 539 months: Maximum age at end of term 80 years old Maximum term restriction 558 months: Maximum age at end of term 80 years old Minimum advance restriction £131,600.00: Equity LTV restriction 70%: Plan Maximum advance restriction £146,570.00: Equity Minimum advance restriction £20,000.00: Plan Maximum advance restriction £100,000.00: Equity Maximum advance restriction £128,255.00: Income
Restrictions			



	Product 4	Product 5	Product 6	Product 7
Lender	Central Lending	Blemain	Blemain	Blemain
Product	Plan 3 To 50k	TRP:11 To £50k & 70% LTV	TSP:10 To 60% LTV	TRP:21 To £40k & 65% LTV
Loan Amount	£22,000.00	£22,000.00	£22,000.00	£22,000.00
Repayment	£281.17	£283.02	£285.63	£286.43
APR	14.0 %	14.2 %	14.2 %	14.3 %
Interest Rate	11.4 %	11.0 %	10.9 %	11.0 %
Gross Loan	£24,200.00	£24,970.00	£25,270.00	£25,270.00
Product Variation	Variable	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£2,200.00	£2,200.00	£2,200.00	£2,200.00
Lender Fee	£0.00	£770.00	£1,070.00	£1,070.00
Total Cost	£50,610.60	£50,945.85	£51,239.96	£51,380.16
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
	* Subject to a full Income and Expenditure assessment	* Subject to a full Income and Expenditure assessment	* Subject to a full Income and Expenditure assessment	* Subject to a full Income and Expenditure assessment
Underwriting Messages	Subject to confirmation of Early Repayment Charges Minimum advance £30,001	Subject to confirmation of Early Repayment Charges Property valued above £149,999. Actual property value £300000	Subject to confirmation of Early Repayment Charges Residential property Property valued above £149,999. Actual property value £300000	Subject to confirmation of Early Repayment Charges Business loan purpose only Property valued above £124,999. Actual property value £300000
Restrictions	Maximum term restriction 419 months: Maximum age at end of term 70 years old Maximum term restriction 438 months: Maximum age at end of term 70 years old LTV restriction 70%: Plan Maximum advance restriction £147,800.00: Equity Minimum advance restriction £30,001.00: Plan Maximum advance restriction £50,000.00: Plan Maximum advance restriction £192,534.00: Income Maximum repayment capacity £2,262.50	Maximum term restriction 539 months: Maximum age at end of term 80 years old Maximum term restriction 558 months: Maximum age at end of term 80 years old LTV restriction 70%: Plan Maximum advance restriction £147,800.00: Equity Minimum advance restriction £5,000.00: Plan Maximum advance restriction £47,800.00: Plan Maximum advance restriction £199,637.00: Income Maximum repayment capacity £2,322.25	Maximum term restriction 539 months: Maximum age at end of term 80 years old Maximum term restriction 558 months: Maximum age at end of term 80 years old LTV restriction 60%: Plan Maximum advance restriction £117,800.00: Equity Minimum advance restriction £5,000.00: Plan Maximum advance restriction £42,800.00: Plan Maximum advance restriction £200,205.00: Income Maximum repayment capacity £2,322.25	Maximum term restriction 539 months: Maximum age at end of term 80 years old Maximum term restriction 558 months: Maximum age at end of term 80 years old LTV restriction 65%: Plan Maximum advance restriction £132,800.00: Equity Minimum advance restriction £5,000.00: Plan Maximum advance restriction £37,800.00: Plan Maximum advance restriction £199,637.00: Income Maximum repayment capacity £2,322.25

	Product 8	Product 9	Product 10	Product 11
Lender	Central Lending Fixed	Prestige	First European	
Product	Plan 3 To 50k	11.9% Flat up to £50,000	Plan 1	
Loan Amount	£22,000.00	£22,000.00	£22,000.00	
Repayment	£299.85	£389.82	£437.04	
APR	15.5 %	22.2 %	25.7 %	
Interest Rate	12.6 %	11.9 %	19.8 %	
Gross Loan	£24,200.00	£25,195.00	£25,095.00	
Product Variation	Fixed	Variable	Variable	
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	
Packager Fee	£2,200.00	£2,200.00	£2,200.00	
Lender Fee	£0.00	£995.00	£895.00	
Total Cost	£53,973.00	£70,167.60	£78,667.20	
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	
Status	Decline	Decline	Decline	
	* Subject to a full Income and Expenditure assessment	* Subject to a full Income and Expenditure assessment	Maximum advance £21,905	
Underwriting Messages	Subject to confirmation of Early Repayment Charges Minimum advance £30,001	Minimum advance £40,001		
Restrictions	Maximum term restriction 419 months: Maximum age at end of term 70 years old Maximum term restriction 438 months: Maximum age at end of term 70 years old LTV restriction 70%: Plan Maximum advance restriction £147,800.00: Equity Minimum advance restriction £30,001.00: Plan Maximum advance restriction £50,000.00: Plan Maximum advance restriction £180,401.00: Income Maximum repayment capacity £2,262.50	Maximum term restriction 539 months: Maximum age at end of term 80 years old Maximum term restriction 558 months: Maximum age at end of term 80 years old LTV restriction 50%: Plan Maximum advance restriction £86,805.00: Equity Minimum advance restriction £40,001.00: Plan Maximum advance restriction £46,805.00: Plan Maximum advance restriction £112,354.00: Income Maximum repayment capacity £1,787.80	LTV restriction 65%: Plan Maximum advance restriction £131,905.00: Equity Minimum advance restriction £5,000.00: Plan Maximum advance restriction £21,905.00: Plan Maximum advance restriction £99,544.00: Income Maximum repayment capacity £1,787.50 Minimum term restriction 24 months: Income	



Declines Near Miss Record

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	Product 12	Product 13	Product 14	Product 15
Lender				
Product				
Loan Amount				
Repayment				
APR				
Interest Rate				
Gross Loan				
Product Variation				
Payment Method				
Packager Fee				
Lender Fee				
Total Cost				
Term				
Status				
Underwriting Messages				
Restrictions				

	Product 16	Product 17	Product 18	Product 19
Lender				
Product				
Loan Amount				
Repayment				
APR				
Interest Rate				
Gross Loan				
Product Variation				
Payment Method				
Packager Fee				
Lender Fee				
Total charge				
Term				
Status				
Underwriting Messages				
Restrictions				



Declines Near Miss Record

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	Product 20	Product 21	Product 22	Product 23
Lender				
Product				
Loan Amount				
Repayment				
APR				
Interest Rate				
Gross Loan				
Product Variation				
Payment Method				
Packager Fee				
Lender Fee				
Total charge				
Term				
Status				
Underwriting Messages				
Restrictions				

	Product 24	Product 25	Product 26	Product 27
Lender				
Product				
Loan Amount				
Repayment				
APR				
Interest Rate				
Gross Loan				
Product Variation				
Payment Method				
Packager Fee				
Lender Fee				
Total charge				
Term				
Status				
Underwriting Messages				
Restrictions				