

Promise Solutions Secured Loan product guide



|                          | Shawbrook       | Nemo        | Blemain     | Prestige        | Norton      | First European | Igroup      | 1st Stop    | Central     | Specialist Lender | Independent Loans |
|--------------------------|-----------------|-------------|-------------|-----------------|-------------|----------------|-------------|-------------|-------------|-------------------|-------------------|
| Rates From               | 7.90%           | 8.22%       | 10.95%      | 11.90%          | 10.90%      | 19.80%         | 10.56%      | 42.00%      | 11.64%      | 8.548%            | 18.00%            |
| Min Loan                 | £5,000          | £7,500      | £3,000      | £5,000          | £3,000      | £5,000         | £10,000     | £1,500      | £3,000      | £5,000            | £5,000            |
| Max Loan                 | £100,000        | £100,000    | £500,000    | £40,000         | £30,000     | £25,000        | £75,000     | £7,500      | £30,000     | £30,000           | £15,000           |
| Terms                    | 3 - 25 years    | 5-25 years  | 3-30 years  | 5-25 years      | 1-20 years  | 5-25 years     | 5-25 years  | 1-5 Years   | 5-25 years  | 5 - 25 years      | 10 - 20 years     |
| Max LTV Employed         | 85%             | 85%         | 75.0%       | 60%             | 75%         | 65%            | 60%         | Unlimited   | 75%         | 65%               | 75%               |
| Max LTV Self Employed    | 85%             | 75%         | 75.0%       | 60%             | 75%         | 65%            | 60%         | N/A         | 75%         | 65%               | 75%               |
| Back Up Self Employed    | Bank Statements | Accts Ref   | Accts Ref   | Bank Statements | Accts Ref   | None           | Accts Ref   | N/A         | Accts Ref   | Accts Ref         | None              |
| Max LTV Self Declaration | N/A             | N/A         | N/A         | N/A             | N/A         | 65%            | N/A         | N/A         | N/A         | N/A               | 0.75              |
| Minimum Income           | £12,500         | £15,000     | N/A         | £12,000         | N/A         | N/A            | £20,000     | £14,400     | £15,000     | £20,000           | £15,000           |
| Max DTI                  | 50%             | 45%         | N/A         | 60%             | N/A         | 45%            | 45%         |             | 55%         | 35%               | 45%               |
| Benefits & Pensions      | Some            | Some        | Most        | Most            | Most        | Most           | Most        | Most        | Most        | Most              | Most              |
| Age                      | 21-80 years     | 21-70 years | 18-80 years | 18-80 years     | 21-80 years | 18-100 years   | 18-70 years | 21-64 years | 25-70 years | 18 - 80 years     | 18-100 years      |
| Minimum Valuation        | £75,000         | £80,000     | N/A         | £75,000         | N/A         | £95,000        | £100,000    | N/A         | £75,000     | £125,000          | £90,000           |
| Maximum Arrears          | 3               | 0           | Unlimited   | Any             | 3           | Any            | 0           | 1           | 2           | 6                 | Any               |
| Ex council House         | Yes             | Yes         | Yes         | Yes             | Yes         | Yes            | Yes         | Yes         | Yes         | Yes               | Yes               |
| Ex council Flat          | No              | No          | Yes         | Yes             | Yes         | No             | Yes         | Yes         | Yes         | No                | No                |
| BTL                      | No              | No          | Yes         | No              | No          | No             | No          | No          | No          | Yes               | No                |
| Consent Declined         | No              | No          | No          | Yes             | No          | No             | No          | Yes         | No          | No                | No                |
| Unencumbered Property    | No              | No          | Yes (BTL)   | No              | Yes         | No             | No          | No          | No          | No                | No                |