

Activate product code:	XF0049	
Summit long name:	Fixed at 2.49% until 31/10/2019 (RP)	
Summit short name:	Fix2.4931/10/2019	
MBL Note Title:	FX3 Fixed until 31/10/2019	
Type:	Owner Occupier	
Purpose:	Purchase with full fees payable by the applicant. Remortgage with fees assisted package.	
Interest rate:	2.49%	
APR:		
Period:	31 October 2019	
No. of months (for Summit):	41	
Max. loan to value:	80%	
Interest calculated:	Monthly	
Follow on rate:	Family Building Society variable Managed Mortgage Rate, currently	4.79%
ERCs:	3% until 31 October 2017	31/10/2017
	2% until 31 October 2018	31/10/2018
	1% until 31 October 2019	31/10/2019
Application fee:	Standard fee scale. For remortgage, valuation fee refunded in completion up to a maximum of £360.	
Product fee:	£945	
Repayment method:	Repayment only	
Conditional insurances:	None	
Minimum loan:	£45,000	
Maximum loan:	Usual limits apply	
Completion deadline:	01 December 2016	
Cashback:	None	
Additional criteria:	For applications between 75% & 80% LTV applicants must be able to evidence 12 months repayment history, mortgage or rental.	
Distribution:	Direct (via New Business Team) Via an Intermediary	
Procuration fee:	0.35% (min. £157.50)	