

## Mainstream product guide

September 2010

### Mainstream Mortgages

	Interest Rate %	LTV	Product	ERCs	Fee*	Code
<b>Fixed</b>	5.59 <b>5.3 APR</b> (variable)	95% - £1k - £150k 90% - £150,001 - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m	until 01/10/2013 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum;	3% of the amount being repaid to 01/10/2011 2% of the amount being repaid to 01/10/2013	1% of loan	<b>LUK</b>
	5.89 <b>5.4 APR</b> (variable)	95% - £1k - £150k 90% - £150,001 - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m	until 01/10/2014 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum;	4% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012 2% of the amount being repaid to 01/10/2014	1% of loan	<b>LUN</b>
	4.89 <b>5.1 APR</b> (variable)	90% - £1k - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m	until 01/10/2012 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum;	3% of the amount being repaid to 01/10/2012	1% of loan	<b>LUH</b>
	5.39 <b>5.2 APR</b> (variable)	90% - £1k - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m	until 01/10/2013 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum;	3% of the amount being repaid to 01/10/2011 2% of the amount being repaid to 01/10/2013	1% of loan	<b>LUJ</b>
	5.69 <b>5.4 APR</b> (variable)	90% - £1k - £500k 85% - £500,001 - £1.7m 75% - £1,700,001 - £2m	until 01/10/2014 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum;	4% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012 2% of the amount being repaid to 01/10/2014	1% of loan	<b>LUM</b>
	4.39 <b>5.0 APR</b> (variable)	75% - £1k - £2m	until 01/10/2012 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum;	3% of the amount being repaid to 01/10/2012	1% of loan	<b>LUG</b>
	4.89 <b>5.1 APR</b> (variable)	75% - £1k - £2m	until 01/10/2013 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum;	3% of the amount being repaid to 01/10/2011 2% of the amount being repaid to 01/10/2013	1% of loan	<b>LUI</b>
	5.09 <b>5.1 APR</b> (variable)	75% - £1k - £2m	until 01/10/2014 then Bank of England Base Rate +4.34% for the life of the loan 10% overpayment facility per annum;	4% of the amount being repaid to 01/10/2011 3% of the amount being repaid to 01/10/2012 2% of the amount being repaid to 01/10/2014	1% of loan	<b>LUL</b>

\* Fee is Product Fee, formerly Arrangement Fee

Available to existing Birmingham Midshires customers only.

Mainstream customers must not have had more than 1 months' arrears in the last 12 months on their Birmingham Midshires mortgage account, and must not currently be in arrears. A product transfer procurement fee will only become payable if the existing Birmingham Midshires account has been open for over 6 months. Full payment of Early Repayment Charges is required before a Product Transfer application can be completed. These will need to be paid in full and cannot be added to the mortgage balance.

**Rates correct as at 9th September 2010. Current Bank Base Rate 0.50%.**

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