



# dbmortgages

## PRODUCT GUIDE

Effective from 25 January 2007

## NEW

**DEFAULTS IGNORED ON ALL PRODUCT CATEGORIES**

**MAXIMUM CCJ'S ON NEAR PRIME+ INCREASED TO £500**

**REDUCTION IN THE NUMBER OF MONTHS CCJ'S MUST BE SATISFIED**

**INCOME MULTIPLES UP TO 5 X MAIN INCOME**

**INCREASE IN THE LOAN SIZE - LOANS UP TO £1 MILLION**

**UNLIMITED PRODUCTS INCREASED TO 85% LTV**

**NEAR PRIME+ BUY TO LET AVAILABLE TO 90% LTV ON REMORTGAGES**

**NO LIMIT ON CAPITAL RAISING AMOUNT**

**SELF EMPLOYED TRADING PERIOD REDUCED TO 6 MONTHS MINIMUM**

**ALL MISSED PAYMENTS OCCURING IN THE SAME CALENDAR MONTH  
WILL BE CALCULATED AS ONE MISSED PAYMENT**

see inside for more details

**call 0845 052 2280**  
**[www.db-mortgages.co.uk](http://www.db-mortgages.co.uk)**



# dbmortgages

	NEAR PRIME <sup>+</sup>	NEAR PRIME	SUPER LIGHT
CCJs / Defaults	Max £500. CCJs are disregarded when registered over 24 months ago, or if registered over 6 months ago and have been satisfied. Defaults ignored.	Max £1,500. CCJs are disregarded when registered over 24 months ago, or if registered over 6 months ago and have been satisfied. Defaults ignored.	Max £2,500. CCJs are disregarded when registered over 24 months ago, or if registered over 6 months ago and have been satisfied. Defaults ignored.
Secured Loan/Rent Missed Payments	None in the last 12 months and up to date at the time of application. Missed payments which occur in the same calendar month are treated as 1 missed payment.	1 in the last 12 months and none in the last 3 months. Missed payments which occur in the same calendar month are treated as 1 missed payment.	Maximum 2 in the last 12 months, no more than 1 in the last 3 months. Missed payments which occur in the same calendar month are treated as 1 missed payment.
Bankruptcy & IVAs	Acceptable if discharged over 24 months ago.	Acceptable if discharged over 18 months ago.	Acceptable if discharged over 12 months ago.
Repossessions	Not acceptable.	Not acceptable.	Not acceptable.

### PURCHASE AND REMORTGAGE

Max LTV		75%	80%	85%	90%	95%	Code	75%	80%	85%	90%	95%	Code	75%	80%	85%	90%	Code
2 Year Fixed	Full Status	6.00%	6.10%	6.15%	6.35%	6.65%	100500	6.10%	6.30%	6.45%	6.60%	6.80%	100501	6.15%	6.40%	6.55%	6.65%	100502
	Self Cert	6.10%	6.20%	6.30%	6.70%	N/A	100510	6.15%	6.50%	6.75%	7.00%	N/A	100511	6.20%	6.55%	6.80%	7.05%	100512
3 Year Fixed	Full Status	5.90%	6.00%	6.05%	6.25%	6.55%	100520	6.00%	6.20%	6.35%	6.50%	6.70%	100521	6.05%	6.30%	6.45%	6.55%	100522
	Self Cert	6.00%	6.10%	6.20%	6.60%	N/A	100530	6.05%	6.40%	6.65%	6.90%	N/A	100531	6.10%	6.45%	6.70%	6.95%	100532
2 Year Tracker	Full Status	5.75%	6.05%	6.30%	6.45%	6.60%	100480	6.02%	6.32%	6.42%	6.57%	6.97%	100481	6.42%	6.67%	6.87%	7.07%	100482
	Self Cert	5.85%	6.10%	6.40%	6.85%	N/A	100490	6.07%	6.42%	6.57%	6.97%	N/A	100491	6.52%	6.87%	7.17%	7.47%	100492
Reversionary Rate	Full Status	BBR+1.90%	BBR+2.00%	BBR+2.10%	BBR+2.15%	BBR+2.45%		LIBOR+2.10%	LIBOR+2.20%	LIBOR+2.30%	LIBOR+2.40%	LIBOR+2.50%		LIBOR+2.15%	LIBOR+2.35%	LIBOR+2.45%	LIBOR+2.55%	
	Self Cert	BBR+2.10%	BBR+2.20%	BBR+2.30%	BBR+2.40%	N/A		LIBOR+2.15%	LIBOR+2.35%	LIBOR+2.45%	LIBOR+2.55%	N/A		LIBOR+2.40%	LIBOR+2.60%	LIBOR+2.70%	LIBOR+2.90%	
Maximum Loan	Full Status	£1 million		£750k	£350k	£300k		£1 million		£750k	£350k	£300k		£1 million		£750k	£350k	
	Self Cert	£1 million		£750k	£350k	N/A		£1 million		£750k	£350k	N/A		£1 million		£750k	£350k	
Arrangement Fee		£599						£599						£599				

### LET TO BUY

Existing Mortgage deducted at		6%						6%						6%					
Max LTV		75%	80%	85%	90%	95%	Code	75%	80%	85%	90%	95%	Code	75%	80%	85%	90%	Code	
2 Year Fixed	Full Status	6.00%	6.10%	6.15%	6.35%	6.65%	600320	6.10%	6.30%	6.45%	6.60%	6.80%	600321	6.15%	6.40%	6.55%	6.65%	600322	
	Self Cert	6.10%	6.20%	6.30%	6.70%	N/A	600330	6.15%	6.50%	6.75%	7.00%	N/A	600331	6.20%	6.55%	6.80%	7.05%	600332	
3 Year Fixed	Full Status	5.90%	6.00%	6.05%	6.25%	6.55%	600340	6.00%	6.20%	6.35%	6.50%	6.70%	600341	6.05%	6.30%	6.45%	6.55%	600342	
	Self Cert	6.00%	6.10%	6.20%	6.60%	N/A	600350	6.05%	6.40%	6.65%	6.90%	N/A	600351	6.10%	6.45%	6.70%	6.95%	600352	
2 Year Tracker	Full Status	5.75%	6.05%	6.30%	6.45%	6.60%	600300	6.02%	6.32%	6.42%	6.57%	6.97%	600301	6.42%	6.67%	6.87%	7.07%	600302	
	Self Cert	5.85%	6.10%	6.40%	6.85%	N/A	600310	6.07%	6.42%	6.57%	6.97%	N/A	600311	6.52%	6.87%	7.17%	7.47%	600312	
Reversionary Rate	Full Status	BBR+1.90%	BBR+2.00%	BBR+2.10%	BBR+2.15%	BBR+2.45%		LIBOR+2.10%	LIBOR+2.20%	LIBOR+2.30%	LIBOR+2.40%	LIBOR+2.50%		LIBOR+2.15%	LIBOR+2.35%	LIBOR+2.45%	LIBOR+2.55%		
	Self Cert	BBR+2.10%	BBR+2.20%	BBR+2.30%	BBR+2.40%	N/A		LIBOR+2.15%	LIBOR+2.35%	LIBOR+2.45%	LIBOR+2.55%	N/A		LIBOR+2.40%	LIBOR+2.60%	LIBOR+2.70%	LIBOR+2.90%		
Maximum Loan	Full Status	£1 million		£750k	£350k	£300k		£1 million		£750k	£350k	£300k		£1 million		£750k	£350k		
	Self Cert	£1 million		£750k	£350k	N/A		£1 million		£750k	£350k	N/A		£1 million		£750k	£350k		
Arrangement Fee		£599						£599						£599					

### BUY TO LET (RENTAL OR INCOME PRODUCTS AVAILABLE)

Rental Based Calculation		110% rental cover based on initial rate calculated on an interest only basis.				120% rental cover based on initial rate calculated on an interest only basis.		110% rental cover based on initial rate calculated on an interest only basis.					110% rental cover based on initial rate calculated on an interest only basis.						
Income Based Calculation		Existing mortgage deducted at 6% before applying income multiples.						Existing mortgage deducted at 6% before applying income multiples.						Existing mortgage deducted at 6% before applying income multiples.					
Max LTV		75%	80%	85%	90%	95%	Code	75%	80%	85%	90%	95%	Code	75%	80%	85%	90%	Code	
2 Year Fixed £599 arrangement fee	Rental	6.20%	6.30%	6.35%	6.55%		400064	6.45%	6.75%	6.85%			400065	6.85%	7.25%			400046	
	Income (FS)	6.25%	6.35%	6.40%	6.60%		500108	6.50%	6.80%	6.90%			500109	6.95%	7.45%			500080	
	Income (SC)	6.45%	6.55%	6.60%	6.80%		500110	6.70%	7.00%	7.10%			500111	7.05%	7.55%			500084	
2 Year Fixed 1.5%	Rental	5.80%	5.90%	5.95%	6.15%		400066	6.05%	6.35%	6.45%			400067	6.35%	6.75%			400050	
3 Year Fixed £599 arrangement fee	Rental	6.10%	6.20%	6.25%	6.45%		400068	6.35%	6.65%	6.75%			400069	6.75%	7.15%			400070	
	Income (FS)	6.15%	6.25%	6.30%	6.50%		500112	6.40%	6.70%	6.80%			500113	6.85%	7.35%			500114	
	Income (SC)	6.35%	6.45%	6.50%	6.70%		500116	6.60%	6.90%	7.00%			500117	6.95%	7.45%			500118	
3 Year Fixed 1.5%	Rental	5.70%	5.80%	5.85%	6.05%		400072	5.95%	6.25%	6.35%			400073	6.25%	6.65%			400074	
2 Year Tracker £599 arrangement fee	Rental	6.00%	6.00%	6.10%	6.75%		400060	6.62%	7.27%	7.37%			400061	6.87%	7.37%			400062	
	Income (FS)	6.00%	6.10%	6.20%	6.30%	N/A	500100	6.72%	6.82%	6.92%		N/A	500101	7.12%	7.22%		N/A	500102	
	Income (SC)	6.20%	6.30%	6.40%	6.50%		500104	6.82%	7.02%	7.12%			500105	7.22%	7.32%			500106	
Reversionary Rate	Rental	BBR+2.00%	BBR+2.10%	BBR+2.20%	BBR+2.30%			LIBOR+2.75%	LIBOR+2.85%	LIBOR+2.95%				LIBOR+3.25%	LIBOR+3.35%				
	Income (FS)	BBR+1.90%	BBR+2.00%	BBR+2.10%	BBR+2.20%			LIBOR+2.65%	LIBOR+2.75%	LIBOR+2.85%				LIBOR+3.15%	LIBOR+3.25%				
	Income (SC)	BBR+2.00%	BBR+2.10%	BBR+2.20%	BBR+2.30%			LIBOR+2.75%	LIBOR+2.85%	LIBOR+2.95%				LIBOR+3.25%	LIBOR+3.35%				
Maximum Individual Loan Size	Rental	£750k	£600k	£500k	£350k			£750k	£600k	£500k				£250k					
	Income	£750k	£600k	£500k	£350k			£750k	£600k	£500k				£250k					
Max Properties	Rental	20						20						20					
	Income	1						1						1					
Max Portfolio	Rental	£5 million						£5 million						£5 million					

Bank base rate as at 11.01.2007 5.25%

LIBOR as at 15.12.2006 5.30%\*

	LIGHT	MEDIUM 1	MEDIUM 2
CCJs / Defaults	Max £5,000. CCJs are disregarded when registered over 24 months ago, or have been satisfied. Defaults ignored.	Max £7,500. CCJs are disregarded when registered over 24 months ago, or have been satisfied. Defaults ignored.	Max £7,500. CCJs are disregarded when registered over 24 months ago, or have been satisfied. Defaults ignored.
Secured Loan/Rent Missed Payments	Maximum 2 in the last 12 months, no more than 1 in the last 3 months. Missed payments which occur in the same calendar month are treated as 1 missed payment.	or Maximum 3 in the last 12 months, no more than 2 in the last 3 months. Missed payments which occur in the same calendar month are treated as 1 missed payment.	and Maximum 3 in the last 12 months, no more than 2 in the last 3 months. Missed payments which occur in the same calendar month are treated as 1 missed payment.
Bankruptcy & IVAs	IVAs acceptable if conducted satisfactorily. Bankruptcy acceptable if discharged.	IVAs acceptable if conducted satisfactorily. Bankruptcy acceptable if discharged.	IVAs acceptable if conducted satisfactorily. Bankruptcy acceptable if discharged.
Repossessions	Not acceptable.	Not acceptable.	Not acceptable.

### PURCHASE AND REMORTGAGE

Max LTV		75%	80%	85%	90%	Code	75%	80%	85%	Code	75%	80%	85%	Code
2 Year Fixed	Full Status	6.25%	6.50%	6.60%	6.70%	100503	6.35%	6.65%	6.85%	100504	6.40%	6.75%	6.95%	100505
	Self Cert	6.30%	6.60%	6.90%	7.10%	100513	6.40%	6.75%	7.05%	100514	6.50%	6.85%	7.15%	100515
3 Year Fixed	Full Status	6.15%	6.40%	6.50%	6.60%	100523	6.25%	6.55%	6.75%	100524	6.30%	6.65%	6.85%	100525
	Self Cert	6.20%	6.50%	6.80%	7.00%	100533	6.30%	6.65%	6.95%	100534	6.40%	6.75%	7.05%	100535
2 Year Tracker	Full Status	6.57%	6.82%	6.92%	7.12%	100483	6.72%	7.07%	7.27%	100484	6.87%	7.22%	7.37%	100485
	Self Cert	6.67%	6.97%	7.42%	8.07%	100493	6.82%	7.17%	7.47%	100494	6.92%	7.32%	7.57%	100495
Reversionary Rate	Full Status	LIBOR+2.65%	LIBOR+2.75%	LIBOR+2.85%	LIBOR+3.05%		LIBOR+2.90%	LIBOR+3.10%	LIBOR+3.20%		LIBOR+2.90%	LIBOR+3.10%	LIBOR+3.20%	
	Self Cert	LIBOR+2.90%	LIBOR+3.00%	LIBOR+3.10%	LIBOR+3.40%		LIBOR+3.15%	LIBOR+3.35%	LIBOR+3.45%		LIBOR+3.15%	LIBOR+3.35%	LIBOR+3.45%	
Maximum Loan	Full Status	£1 million		£750k	£350k		£1 million		£750k		£1 million		£750k	
	Self Cert	£1 million		£750k	£350k		£1 million		£750k		£1 million		£750k	
Arrangement Fee		£599					£599				£599			

### LET TO BUY

Existing Mortgage deducted at		6%				
Max LTV		75%	80%	85%	90%	Code
2 Year Fixed	Full Status	6.25%	6.50%	6.60%	6.70%	600323
	Self Cert	6.30%	6.60%	6.90%	7.10%	600333
3 Year Fixed	Full Status	6.15%	6.40%	6.50%	6.60%	600343
	Self Cert	6.20%	6.50%	6.80%	7.00%	600353
2 Year Tracker	Full Status	6.57%	6.82%	6.92%	7.12%	600303
	Self Cert	6.67%	6.97%	7.42%	8.07%	600313
Reversionary Rate	Full Status	LIBOR+2.65%	LIBOR+2.75%	LIBOR+2.85%	LIBOR+3.05%	
	Self Cert	LIBOR+2.90%	LIBOR+3.00%	LIBOR+3.10%	LIBOR+3.40%	
Maximum Loan	Full Status	£1 million		£750k	£350k	
	Self Cert	£1 million		£750k	£350k	
Arrangement Fee		£599				

### BUY TO LET (RENTAL OR INCOME PRODUCTS AVAILABLE)

Rental Based Calculation		110% rental cover based on initial rate calculated on an interest only basis.				
Income Based Calculation		Existing mortgage deducted at 6% before applying income multiples.				
Max LTV		75%				Code
2 Year Fixed £599 arrangement fee	Rental	7.25%				400047
	Income (FS)	7.45%				500081
	Income (SC)	7.55%				500085
2 Year Fixed 1.5%	Rental	6.75%				400051
3 Year Fixed £599 arrangement fee	Rental	7.15%				400071
	Income (FS)	7.35%				500115
	Income (SC)	7.45%				500119
3 Year Fixed 1.5%	Rental	6.65%				400075
2 Year Tracker £599 arrangement fee	Rental	7.47%				400063
	Income (FS)	7.42%	N/A			500103
	Income (SC)	7.52%				500107
Reversionary Rate	Rental	LIBOR+3.50%				
	Income (FS)	LIBOR+3.40%				
	Income (SC)	LIBOR+3.50%				
Maximum Individual Loan Size	Rental	£250k				
	Income	£250k				
Max Properties	Rental	20				
	Income	1				
Max Portfolio	Rental	£5 million				

### EARLY REPAYMENT CHARGES

2 Year Products	6% within product period
3 Year Products	6% within 1st 2 years, 4% in third year

### STANDARD INCOME MULTIPLES

Up to 75% LTV	Over 75% LTV
4.5 x main income + 1 x second income or 3.75 x joint income	4.0 x main income + 1 x second income or 3.5 x joint income

### ENHANCED INCOME MULTIPLES NEAR PRIME+ & NEAR PRIME

Up to 75% LTV	Over 75% LTV
5.0 x main income + 1 x second income or 4.25 x joint income	4.25 x main income + 1 x second income or 3.75 x joint income

	HEAVY 1	HEAVY 2	UNLIMITED 1	UNLIMITED 2
CCJs / Defaults	Max £10,000. CCJs are disregarded when registered over 24 months ago, or have been satisfied. Defaults ignored.	Max £10,000. CCJs are disregarded when registered over 24 months ago, or have been satisfied. Defaults ignored.	Unlimited. Defaults ignored.	Unlimited. Defaults ignored.
Secured Loan/Rent Missed Payments	<b>or</b> Maximum 4 in the last 12 months, no more than 2 in the last 3 months. Missed payments which occur in the same calendar month are treated as 1 missed payment.	<b>and</b> Maximum 4 in the last 12 months, no more than 2 in the last 3 months. Missed payments which occur in the same calendar month are treated as 1 missed payment.	<b>or</b> Unlimited – the applicant must be in a stable financial situation upon completion.	<b>and</b> Unlimited – the applicant must be in a stable financial situation upon completion.
Bankruptcy & IVAs	IVAs acceptable if conducted satisfactorily. Bankruptcy acceptable if discharged.	IVAs acceptable if conducted satisfactorily. Bankruptcy acceptable if discharged.	IVAs acceptable if conducted satisfactorily. Bankruptcy acceptable if discharged.	IVAs acceptable if conducted satisfactorily. Bankruptcy acceptable if discharged.
Repossessions	Acceptable if more than 36 months ago and no outstanding debt.	Acceptable if more than 36 months ago and no outstanding debt.	Acceptable if more than 24 months ago and confirmation of no outstanding debt or with satisfactory repayment schedule in place.	Acceptable if more than 24 months ago and confirmation of no outstanding debt or with satisfactory repayment schedule in place.
First Time Buyers			Not acceptable	Not acceptable
Capital Raising			Refer to our underwriters for approval prior to submission.	Refer to our underwriters for approval prior to submission.

## PURCHASE AND REMORTGAGE

Max LTV		75%	80%	85%	Code	75%	80%	85%	Code	75%	80%	85%	Code	75%	80%	85%	Code
2 Year Fixed	Full Status	6.50%	6.85%	7.05%	100506	6.65%	7.10%	7.30%	100507	6.75%	7.25%	7.55%	100508	7.00%	7.45%	7.75%	100509
	Self Cert	6.60%	7.05%	7.35%	100516	6.75%	7.15%	7.45%	100517	7.00%	7.55%	7.85%	100518	7.20%	7.60%	7.90%	100519
3 Year Fixed	Full Status	6.40%	6.75%	6.95%	100526	6.55%	7.00%	7.20%	100527	6.65%	7.15%	7.45%	100528	6.90%	7.35%	7.65%	100529
	Self Cert	6.50%	6.95%	7.25%	100536	6.65%	7.05%	7.35%	100537	6.90%	7.45%	7.75%	100538	7.10%	7.50%	7.80%	100539
2 Year Tracker	Full Status	6.97%	7.37%	7.47%	100486	7.02%	7.52%	7.62%	100487	7.22%	7.72%	8.02%	100488	7.62%	7.97%	8.27%	100489
	Self Cert	7.02%	7.47%	7.77%	100496	7.32%	7.62%	7.82%	100497	7.42%	7.92%	8.22%	100498	7.72%	8.12%	8.42%	100499
Reversionary Rate	Full Status	LIBOR+3.15%	LIBOR+3.25%	LIBOR+3.35%		LIBOR+3.15%	LIBOR+3.25%	LIBOR+3.35%		LIBOR+3.25%	LIBOR+3.55%	LIBOR+3.85%		LIBOR+3.25%	LIBOR+3.55%	LIBOR+3.85%	
	Self Cert	LIBOR+3.25%	LIBOR+3.45%	LIBOR+3.55%		LIBOR+3.25%	LIBOR+3.45%	LIBOR+3.55%		LIBOR+3.55%	LIBOR+3.85%	LIBOR+4.15%		LIBOR+3.55%	LIBOR+3.85%	LIBOR+4.15%	
Maximum Loan	Full Status	£1 million	£750k			£1 million	£750k			£1 million	£750k			£1 million	£750k		
	Self Cert	£1 million	£750k			£1 million	£750k			£1 million	£750k			£1 million	£750k		
Arrangement Fee		£599				£599				£599				£599			

LIBOR as at 15.12.2006 5.30%\*

# WHY CHOOSE US?

- ✓ Up to 20 properties on Rental Based Buy to Let
- ✓ No Higher Lending Charge on any Products
- ✓ Up to 90% LTV on Self Cert
- ✓ Up to 90% LTV on Buy to Let purchases or remortgages
- ✓ Up to 95% LTV on residential purchases or remortgages

- ✓ Rental Calculation based on 110% of Opening Rate up to 85% LTV
- ✓ 2 & 3 Year Fixed Rates with no extended Tie-Ins
- ✓ All Products Available for Purchase and Remortgage
- ✓ Specialist Products for the Adverse Market
- ✓ Direct contact with decision makers
- ✓ Defaults ignored across the entire product range
- ✓ Satisfied CCJs are ignored from Light to Unlimited 2
- ✓ Sub prime to sub prime remortgages up to 85% LTV on Unlimited

\*LIBOR set at 5.30% as at 15th December 2006, it will be reviewed on 15th March 2007 and quarterly thereafter.

# GENERAL PRODUCT INFORMATION

## Age of Applicants

Minimum 18 years at application, maximum 75 years at end of mortgage term.

**Buy to Let (Income Based)** – minimum 21 years at application, maximum age 75 years at the end of the mortgage term.

**Buy to Let (Rental Based)** – minimum 21 years at application, maximum 75 years at application.

**Let to Buy** – minimum 18 years at application, maximum age 75 years at the end of the mortgage term. Not acceptable for relationship breakdown.

## Allowances/Incentives and Gifted Deposits

We will base our lending on the purchase price or the valuation whichever is the lower. We expect the deposit to come from the applicant's own resources. We will accept a maximum Gifted Deposit of 5% **on new build properties only** up to 90% LTV. Builders Gifted Deposits in excess of 5% should be referred to our underwriters.

## Capital Raising

We will usually consider any purpose providing it is legal and does not breach the general terms of the mortgage or applicable property law. However the following reasons are not acceptable:

1. Purchase/investment into a business
2. Repayment of personal/non personal tax liabilities or gambling debts
3. Cash flow injection into a business or distress funding
4. Repayment of a debt incurred as a result of bankruptcy if the applicant is not discharged

NB For Buy to Let applications, remortgages with an element of capital raising will only be considered if the capital raising is property related.

## Employment

### Self Employed

Self-Cert – must be self employed for a minimum of 6 months.

Full Status – must be self employed for a minimum of 12 months.

**Employed** – must have been with current employer for minimum 3 months at application with no probationary period. 12 months employment history required.

Maximum 2 employers in the last 12 months.

**Contract Workers** – must have been contracting for a minimum of 6 months and the contract must be renewable.

## Income

Minimum income for sole applicant £10,000

Minimum income for joint applicants £15,000  
(Maximum 2 applicants per application)

## Unacceptable Income

1. Travel allowances and expenses
2. Child Benefit
3. Income Support
4. Job Seekers Allowance
5. Housing Benefit
6. Carer's Allowance
7. Statutory Sick Pay
8. Statutory Maternity Pay
9. Disability Allowances

## Lending into Retirement

**Self-Cert** – where any applicant is aged 60 or over at the point of application, details of his/her post retirement income should be documented on the application form.

**Full Status** – evidence of any pension scheme, fund or any other income or benefit arrangements must be obtained.

The income from the pension scheme, fund or any other income or benefit available at that time must be sufficient to service the mortgage at and beyond the prospective retirement date.

## Loan Amount

**Minimum** – £25,001.

**Maximum** – dependant on LTV and product, see product details.

## Loan Term

Minimum term is 5 years, maximum term is 35 years.

## Mortgage History

Full 12 months history required.

## Property

Currently lending in England, Wales, Mainland Scotland and Northern Ireland.

## Unacceptable Property Types

1. Properties underpinned within the last 5 years
2. Properties suffering from ongoing progressive movement or requires monitoring
3. Mobile homes
4. Houseboats
5. Caravans/statics
6. Steel framed properties (excluding new build flat developments)
7. Properties with High Alumina Cement
8. Holiday homes
9. Retirement homes (where restricted occupancy applies)
10. Commercial property
11. Multi tenanted property
12. Grade 1 listed buildings
13. Shared ownership
14. Commonhold properties
15. Freehold flats/maisonettes
16. Properties with flying freeholds in excess of 25% of the whole property

## Use of Property and Commercial Use

The property should be for private residential use. We may consider mixed residential/commercial use provided that the commercial element is less than 30%, and the valuer can confirm that there are no issues around value/resaleability/conversion etc. Such cases should be referred to our underwriters on an individual basis.

## Repayment Type

Capital Repayment or Interest Only (mixed repayment types are not currently available).

## Residency

Applications are acceptable from UK citizens and EEA citizens who have been resident in the UK for the last 12 months. Non EEA citizens must have permanent right to reside in the UK.

## Solicitors

Firms with 2 or more partners may act on our behalf, however, we do not permit sole practitioners or licensed conveyancers to act for us. The applicants may use a solicitor who is not on our panel or is a sole practitioner or licensed conveyancer, however, in this instance we will instruct our own solicitor to act on our behalf and the applicants will be liable for all costs.

## Tenure

Leasehold – minimum of 40 years at the end of the mortgage.

Freehold Flats/Maisonettes not acceptable.

Commonhold properties are not acceptable.

## Valuation

Minimum valuation £60,000

Minimum valuation BTL £75,000



## PROVIDING FIRST CLASS SERVICE TO SUPPORT YOUR BUSINESS NEEDS

At db mortgages we believe that business relationships are built to last. That's why our team of Business Development Managers is just a phone call away. They're here to provide you with the help and advice you need to grow your business. Whether it's to discuss our existing product range, identify new sales opportunities or to provide marketing material, your local manager is here to support you.

**GARY ARMSTRONG**

Mobile: 07920 799113

Postcode coverage:

**CV,DE,LE,LN,  
MK,NG,NN,PE****JANE HANLON**

Mobile: 07920 799115

Postcode coverage:

**CF,GL,HR,LD,NP,OX,  
SA,SN****STEVE PYE**

Mobile: 07823 328467

Postcode coverage:

**AL,BN,GU,HP,KT,LU,  
RH,SG,SL,TW****ANDREW BARNSELEY**

Mobile: 07920 799116

Postcode coverage:

**B,DY,ST,SY,TF,  
WR,WS,WV****EDDIE KELLY**

Mobile: 07764 860198

Postcode coverage:

**EC,N,NW,W,WC****MARTIN SWANN**

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**NATIONAL  
ACCOUNT MANAGER****PAUL BROOKBANK**

Mobile: 07920 799114

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Mobile: 07786 336691

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**CB,CM,CO,IP,  
NR,RM,SS****SUSAN FROST**

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Postcode coverage:

**BB,BL,M,OL,SK****AUDREY PIECHURA**

Mobile: 07920 799112

Postcode coverage:

**BD,DH,DL,DN,HD,HG,  
HU,HX,LS,NE,SR,TS,  
S,YO,WF****JIM WYLIE**

Mobile: 07920 799111

Postcode coverage:

**AB,BT,DD,DG,EH,FK,G,  
KA,KY,ML,PA,PH,TD  
AV, KW**

**Please send all non-application specific correspondence to:**  
**db mortgages, dbm House, Kingsfield Court, Chester Business Park, Chester, Cheshire CH4 9RE**

**Please send all application correspondence to:**  
**db mortgages, PO Box 963, Warrington WA4 9BZ**

**telephone: 0845 052 2280 website: [www.db-mortgages.co.uk](http://www.db-mortgages.co.uk)**



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