



www.thehanley.co.uk

## 2 Year Fixed Rate Mortgage

### 4.49%

Initial Pay Rate until 30 June 2011

Followed by the Society's Standard Variable Rate for the remaining term currently

### 4.74%

Including Free Re-Mortgage Legals\*

The overall cost for comparison is **4.9% APR<sup>^</sup>**

#### This product is subject to the following

- A £100 booking fee is payable on application of this product and is non refundable
- Re-mortgage Legal Fees - There will be no legal fees payable where the Society's re-mortgage scheme is used up to a maximum of £250, subject to there being no additional legal work involved, for example, the postponement of a second mortgage, transfer of equity or additional leasehold work. Where the loan exceeds £250,000 then you will be responsible for any additional legal fees incurred. Applicants may choose to use their own solicitors, but will be responsible for all costs. House Purchase Legal Fees-Applicants will be responsible for all legal fees.\*
- A non-refundable valuation fee will be charged
- Minimum Age 18 years
- Maximum Age 65 years on redemption
- Minimum Loan £30,000
- Maximum Loan £1,000,000
- Offer available for direct applications through the Society's branches, telephone or website
- £449 Administration Fee (which may be added to the loan)
- Loan to Value Limits - Loan based on purchase price or valuation, whichever is the lower

House Purchase 75% Re-Mortgage 75% Capital Raising 75%

Re-Mortgage including Capital Raising 75% Re-Mortgage including Home Improvements 75%

- One capital payment of up to 10% of the mortgage balance is permitted each year during the fixed rate period. Any additional capital payments during the fixed rate period will attract a penalty calculated on the amount of the additional capital payment
- No High Lending Charge applies
- Private insurance subject to £25 administration fee
- Product only available to applicants who meet the Society's lending criteria
- Only available on properties in England and Wales
- All loans subject to status and valuation
- The APR will depend upon your circumstances. Ask for a personalised illustration<sup>^</sup>

#### Early Repayment Terms

If this mortgage is repaid in full or in part before 30 June 2011 an early repayment charge will apply.

This will be 2% of the balance repaid during the fixed period of the mortgage.

Example - the maximum early repayment charge you could pay is £1,900.00 based on 2% of £95,000

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

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Authorised and Regulated by the Financial Services Authority