

# Got an extra-ordinary residential case?

**Solution Found.**

## What's new?

- New 2-year and 5-year fixed rates to 90% LTV
- All F1, all F2 and up to 75% LTV in F3 range now available to First Time Buyers
- Maximum LTVs increased on F2 and F3 ranges



## Flexible criteria



Loans from £50k up to £2m or £500k for F3 (including fees)



Up to 4 applicants (with a family tie). Gifted deposit



Age 18 years to 75 (end of term). Term 5 to 40 years



Capital raising for buy to let purchase accepted

## Solution Found with Foundation...

We are here to help your clients with circumstances that might be a little out of the ordinary.

In fact, we think of it as extra-ordinary.

That extra element or two, regarding your client's employment, income or credit, we consider everyday.

### Our residential tiers

Our range has credit tiers as described below (for a more detailed view visit page 7 of this guide):

**F1** Our most competitive rates, and perfect for your clients that just miss out on the mainstream, due to a low credit score or historical credit blips

**F2** For clients with recent credit blips, within the last 24 months

**F3** For your clients who have experienced credit problems, potentially in the last 12 to 24 months

### A broader range of options

**First Time Buyer** First time buyers are now eligible to apply for all F1 products, all F2 products and up to 75% LTV in the F3 range.

**Fee Assisted** Fee Assisted Products: our F1 and new F2 fee assisted products are available for both purchase and re-mortgage.

### Our affordability calculator

To maximise your clients' borrowing power, a wide variety of income sources can be considered, to find out how much your clients can borrow, visit our [online affordability calculator](#).

# F1 Residential

Our F1 tier is perfect for clients who just miss out on the mainstream due to low credit score or historical credit blips. [Click to view Criteria at glance.](#)

Description	Initial Rate %	LTV	Product Fee	Max Loan Size	ERC	Notes
2 year fixed	2.89%	65%	£995	£2m	3%,2%	FTB & Non-FTB
2 year fixed	3.14%	75%	£995	£1m	3%,2%	FTB & Non-FTB
2 year fixed	3.49%	80%	£995	£750k	3%,2%	FTB & Non-FTB
2 year fixed	3.99%	85%	£995	£750k	3%,2%	FTB & Non-FTB
2 year fixed	4.79%	90%	£0	£500K	3%,2%	FTB & Non-FTB
5 year fixed	3.24%	65%	£995	£2m	5%,4%,3%,2%,1%	FTB & Non-FTB
5 year fixed	3.44%	75%	£995	£1m	5%,4%,3%,2%,1%	FTB & Non-FTB
5 year fixed	3.69%	80%	£995	£750k	5%,4%,3%,2%,1%	FTB & Non-FTB
5 year fixed	4.19%	85%	£995	£750k	5%,4%,3%,2%,1%	FTB & Non-FTB
5 year fixed	4.99%	90%	£0	£500K	5%,4%,3%,2%,1%	FTB & Non-FTB
2 year discount	2.79% (reversion rate -2.30%)	65%	£995	£2m	0%	FTB & Non-FTB
2 year discount	3.04% (reversion rate -2.05%)	75%	£995	£1m	0%	FTB & Non-FTB
2 year discount	3.39% (reversion rate -1.70%)	80%	£995	£750k	0%	FTB & Non-FTB
2 year discount	3.89% (reversion rate -1.20%)	85%	£995	£750k	0%	FTB & Non-FTB
Fee Assisted 2 year fixed	3.24%	75%	£595	£1m	3%,2%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 2 year fixed	3.59%	80%	£595	£750k	3%,2%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 2 year fixed	4.09%	85%	£595	£750k	3%,2%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 5 year fixed	3.54%	75%	£595	£1m	5%,4%,3%,2%,1%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 5 year fixed	3.79%	80%	£595	£750k	5%,4%,3%,2%,1%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 5 year fixed	4.29%	85%	£595	£750k	5%,4%,3%,2%,1%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only

All loans revert to BBR+4.99%.

# Green Reward Remortgage

For owner-occupiers remortgaging. F1 Green Reward Mortgage. [Click to view Criteria at glance.](#)

Description	Initial Rate %	LTV	Product Fee	Max Loan Size	ERC	Notes
2 year fixed	3.19%	75%	£595	£1m	3%,2%	Remortgage only £750 cashback on completion Capital and interest repayment basis only
2 year fixed	4.04%	85%	£595	£750K	3%,2%	Remortgage only £750 cashback on completion Capital and interest repayment basis only
5 year fixed	3.49%	75%	£595	£1m	5%,4%,3%,2%,1%	Remortgage only £750 cashback on completion Capital and interest repayment basis only
5 year fixed	4.24%	85%	£595	£750K	5%,4%,3%,2%,1%	Remortgage only £750 cashback on completion Capital and interest repayment basis only

All loans revert to BBR+4.99%.

## Green Reward Criteria

Property must have been issued with an Energy Performance Certificate (EPC) rating of 'C' or above within the last 24 months.

The Green Reward is only available on standard properties and we cannot accept applications for listed properties.

This product is available for Capital and Interest repayment only.

Our F2 product is for clients with recent credit blips. [Click to view Criteria at glance.](#)

Description	Initial Rate %	LTV	Product Fee	Max Loan Size	ERC	Notes
2 year fixed	3.09%	65%	£995	£2m	3%,2%	FTB & Non-FTB
2 year fixed	3.34%	75%	£995	£1m	3%,2%	FTB & Non-FTB
2 year fixed	3.69%	80%	£995	£750K	3%,2%	FTB & Non-FTB
2 year fixed	4.19%	85%	£995	£750K	3%,2%	FTB & Non-FTB
5 year fixed	3.44%	65%	£995	£2m	5%,4%,3%,2%,1%	FTB & Non-FTB
5 year fixed	3.64%	75%	£995	£1m	5%,4%,3%,2%,1%	FTB & Non-FTB
5 year fixed	3.89%	80%	£995	£750K	5%,4%,3%,2%,1%	FTB & Non-FTB
5 year fixed	4.39%	85%	£995	£750K	5%,4%,3%,2%,1%	FTB & Non-FTB
2 year discount	2.99% (reversion -2.10%)	65%	£995	£2m	0%	FTB & Non-FTB
2 year discount	3.24% (reversion -1.85%)	75%	£995	£1m	0%	FTB & Non-FTB
2 year discount	3.59% (reversion -1.50%)	80%	£995	£750K	0%	FTB & Non-FTB
2 year discount	4.09% (reversion -1.00%)	85%	£995	£750K	0%	FTB & Non-FTB
Fee Assisted 2 year fixed	3.44%	75%	£595	£1m	3%,2%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 2 year fixed	3.79%	80%	£595	£750k	3%,2%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 2 year fixed	4.29%	85%	£595	£750k	3%,2%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 5 year fixed	3.74%	75%	£595	£1m	5%,4%,3%,2%,1%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 5 year fixed	3.99%	80%	£595	£750k	5%,4%,3%,2%,1%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only
Fee Assisted 5 year fixed	4.49%	85%	£595	£750k	5%,4%,3%,2%,1%	FTB & Non-FTB. One free standard valuation, and no application fee. Capital & interest repayment basis only

All loans revert to BBR+4.99%.

Our F3 product is for clients with recent credit blips. [Click to view Criteria at glance.](#)

Description	Initial Rate %	LTV	Product Fee	Max Loan Size	ERC	Notes
2 year fixed	3.69%	65%	£995	£500k	3%,2%	FTB & Non-FTB
2 year fixed	3.94%	75%	£995	£500k	3%,2%	FTB & Non-FTB
2 year fixed	4.29%	80%	£995	£500k	3%,2%	Non-FTB only
5 year fixed	4.04%	65%	£995	£500K	5%,4%,3%,2%,1%	FTB & Non-FTB
5 year fixed	4.24%	75%	£995	£500K	5%,4%,3%,2%,1%	FTB and non-FTB
5 year fixed	4.49%	80%	£995	£500K	5%,4%,3%,2%,1%	Non-FTB only

All loans revert to BBR + 4.99%.

# Credit criteria at a glance

	F1 product	F2 product	F3 product
Defaults & CCJ	All defaults and CCJs must be satisfied irrespective of when they occurred, unless otherwise stated		
CCJ	0 in 36 All CCJs must be fully satisfied at the time of application	0 in 24 1 unsatisfied (if older than 24m) to the value of £200 otherwise must be satisfied at application	0 in 12 1 unsatisfied (if older than 12m) to the value of £200 otherwise must be satisfied at application
Defaults	0 in 36 Defaults within these months are considered but only where the cumulative value is below £250 and relates to mail order, comms and utilities	0 in 24	0 in 12
Mortgage arrears	0 in 36 months		
Credit cards, Mail Order, Comms and Utilities	Worst status of 2 per account in the last 36 months with 0 in the last 12 months	Up to date on application Worst status of 2 per account in the last 24 months	Up to date on application Worst status of 2 per account in the last 12 months
Unsecured loan arrears	0 in 36 months	Up to date on application Worst status of 1 per account in the last 24 months	
Bankruptcy & IVAs	None registered against any borrower		Bankruptcy discharged or IVA satisfied 3 or more years ago are considered

Application criteria	
Minimum age	18
Maximum age	75 (at end of term)
Maximum borrowers	2 (4 if there is a family tie between applicants and max LTV is less than 80%).
Minimum income	No minimum income
Minimum loan	£50k
Maximum loan	£2M for F1 and F2, including fees £500K for F3, including fees
Interest only	Acceptable up to 70% LTV
Part and Part	Acceptable up to 80% LTV
Minimum property value	£75K
Minimum term	5 years
Maximum term	40 years
Product End Dates	All Foundation products have a rolling end date. This means upon completion customers will benefit from their fixed or discounted rate for the full period i.e a 2 year rate will run for 2 years from completion.



Valuation fee scale	
Property value up to	Standard property
£100,000	£190
£150,000	£250
£200,000	£285
£250,000	£315
£300,000	£330
£350,000	£340
£400,000	£405
£450,000	£435
£500,000	£465
£600,000	£550
£700,000	£640
£800,000	£705
£900,000	£795
£1,000,000	£905
£1,500,000	£1,480
£2,000,000*	£2,050

If you want to discuss your case call today  
**0344 770 8030** Weekdays 9am - 5.30pm

Visit our website to find out more...register,  
place a case and pay the application fee  
**[www.foundationforintermediaries.co.uk](http://www.foundationforintermediaries.co.uk)**

View our **Lending Criteria**

Use our **Residential Calculator**

Find your **Regional Account Manager**

©Foundation Home Loans is a trading style of Paratus AMC Limited. Registered office: No.5 Arlington Square, Downshire Way, Bracknell, Berkshire, RG12 1WA.

Registered in England with Company No. 03489004. Paratus AMC Limited is authorised and regulated by the Financial Conduct Authority, Our registration number is 301128, Buy to Let mortgages are not regulated by the Financial Conduct Authority. All applications are subject to our lending criteria Calls may be monitored and recorded.

\* Fees for standard properties in excess of £2m are by agreement.

All products are subject to a non-refundable application fee of £125 unless otherwise stated.