

## Lender Notes

The **Lender Notes** icon, within the scheme results screen, allows access to the lender's underwriting criteria. Simply highlight the lender in the scheme list and click on the Lender Notes icon from the bottom left hand corner of the screen.

Schemes 1-113	Lender	Alt	Notes	Initial Rule Type	Payments Set, Fee and ERC 2 Yr	Interest, Fee and ERC 2 Yr	Initial Rate	Flat Rate	Initial Monthly Payment	Final Monthly Payment	Term	Total Cost Over Term	Initial Fee	Final Fee	Lender EBI	Tie-In	Overriding Period	Rate Control	Advance	Callback
HEIFAC	Halfax		Fixed RR 30-09-19	Fixed	£88,919	£21,041	1.23%	3.74%	£1,587.15	£1,550.80	12 yrs 6 mths	£29,269	£1,984	£0	EBIS	25 m	0 m	25 m	£190,000	£500
HEIFAC	FirstComplete-Halfax		Exclusive Fixed RR 30-09-19	Fixed	£88,540	£21,310	1.42%	3.74%	£1,384.00	£1,883.87	12 yrs 6 mths	£29,379	£985	£0	EBIS	25 m	0 m	25 m	£190,000	£0
HEIFAC	See My Network-Half		Exclusive Fixed RR 30-09-19	Fixed	£88,540	£21,310	1.42%	3.74%	£1,384.00	£1,883.87	12 yrs 6 mths	£29,374	£985	£0	EBIS	25 m	0 m	25 m	£190,000	£0
HEIFAC	Nationwide B.Soo		Ex Bar 2 yr Fixed	Fixed	£88,870	£21,166	1.16%	3.74%	£1,363.64	£1,591.49	12 yrs 6 mths	£29,204	£1,019	£65	KPI	24 m	0 m	24 m	£190,000	£100
HEIFAC	Halfax		Fixed RR 30-09-19	Fixed	£88,570	£21,379	1.83%	3.74%	£1,400.94	£1,597.37	12 yrs 6 mths	£29,677	£985	£0	EBIS	25 m	0 m	25 m	£190,000	£500
HEIFAC	Nationwide B.Soo		Purchase EX Bar 2 yr Fixed	Fixed	£88,381	£21,648	1.59%	3.74%	£1,397.54	£1,597.37	12 yrs 6 mths	£29,759	£20	£65	KPI	24 m	0 m	24 m	£190,000	£100
HEIFAC	Nationwide B.Soo		Purchase 2 yr Tracker	Tracker	£88,670	£21,266	1.16%	3.74%	£1,363.64	£1,591.49	12 yrs 6 mths	£29,204	£1,019	£65	KPI	0 m	0 m	24 m	£190,000	£0
HEIFAC	Nationwide B.Soo		Tracker	Tracker	£88,691	£21,748	1.59%	3.74%	£1,397.54	£1,597.37	12 yrs 6 mths	£29,859	£20	£65	KPI	0 m	0 m	24 m	£190,000	£0
HEIFAC	FirstComplete-Halfax		Exclusive Fixed RR 30-09-19	Fixed	£88,699	£21,081	1.11%	3.74%	£1,387.16	£1,548.75	12 yrs 6 mths	£29,087	£1,984	£0	EBIS	25 m	0 m	25 m	£190,000	£0
HEIFAC	See My Network-Half		Exclusive Fixed RR 30-09-19	Fixed	£88,699	£21,081	1.11%	3.74%	£1,387.16	£1,548.75	12 yrs 6 mths	£29,087	£1,984	£0	EBIS	25 m	0 m	25 m	£190,000	£0
HEIFAC	FirstComplete-Halfax		Exclusive Fixed RR 30-09-19	Fixed	£88,793	£21,817	1.51%	3.74%	£1,390.70	£1,584.26	12 yrs 6 mths	£29,699	£985	£0	EBIS	25 m	0 m	25 m	£190,000	£0
HEIFAC	See My Network-Half		Exclusive Fixed RR 30-09-19	Fixed	£88,793	£21,817	1.51%	3.74%	£1,390.70	£1,584.26	12 yrs 6 mths	£29,699	£985	£0	EBIS	25 m	0 m	25 m	£190,000	£0
HEIFAC	Halfax		Tracker RR 30-09-19	Tracker	£88,778	£21,425	1.33%	3.74%	£1,375.97	£1,592.14	12 yrs 6 mths	£29,471	£1,984	£0	EBIS	25 m	0 m	25 m	£190,000	£500
HEIFAC	Accord Mortgages		Fixed RR 31-12-20 Prime	Fixed	£88,790	£22,248	1.54%	3.84%	£1,427.47	£1,695.45	12 yrs 6 mths	£29,799	£0	£90	KPI	40 m	0 m	40 m	£190,000	£900
HEIFAC	Halfax		Fixed RR 30-09-19	Fixed	£88,869	£21,540	1.36%	3.74%	£1,379.10	£1,582.80	12 yrs 6 mths	£29,962	£1,984	£0	EBIS	25 m	0 m	25 m	£190,000	£900
HEIFAC	Halfax		Fixed RR 30-09-19	Fixed	£88,500	£22,079	1.76%	3.74%	£1,412.03	£1,598.68	12 yrs 6 mths	£29,201	£985	£0	EBIS	25 m	0 m	25 m	£190,000	£900
HEIFAC	Nationwide B.Soo		Purchase 2 yr Fixed	Fixed	£88,948	£21,836	1.29%	3.74%	£1,372.21	£1,582.97	12 yrs 6 mths	£29,691	£1,019	£65	KPI	24 m	0 m	24 m	£190,000	£0
HEIFAC	Nationwide B.Soo		Purchase 2 yr Tracker	Fixed	£88,948	£22,119	1.95%	3.74%	£1,406.04	£1,588.83	12 yrs 6 mths	£29,243	£20	£65	KPI	24 m	0 m	24 m	£190,000	£0
HEIFAC	Nationwide B.Soo		Existing NBS EQ2 2 yr Tracker	Tracker	£88,991	£21,721	1.34%	3.74%	£1,376.42	£1,593.70	12 yrs 6 mths	£29,794	£1,019	£65	KPI	0 m	0 m	24 m	£190,000	£100
HEIFAC	Nationwide B.Soo		Existing NBS EQ2 2 yr Tracker	Tracker	£88,977	£22,206	1.74%	3.74%	£1,410.32	£1,599.56	12 yrs 6 mths	£29,337	£20	£65	KPI	0 m	0 m	24 m	£190,000	£100
HEIFAC	Halfax		New Build Fixed RR 30-09-19	Fixed	£90,042	£21,809	1.42%	3.74%	£1,384.00	£1,593.87	12 yrs 6 mths	£29,873	£1,984	£0	EBIS	25 m	0 m	25 m	£190,000	£900
HEIFAC	Halfax		Advanced Housing Fixed RR 30-09-19	Fixed	£90,042	£21,809	1.42%	3.74%	£1,384.00	£1,593.87	12 yrs 6 mths	£29,873	£1,984	£0	EBIS	25 m	0 m	25 m	£190,000	£900
HEIFAC	Halfax		New Build Fixed RR 30-09-19	Fixed	£90,196	£22,248	1.83%	3.74%	£1,418.02	£1,599.74	12 yrs 6 mths	£29,483	£985	£0	EBIS	25 m	0 m	25 m	£190,000	£900
HEIFAC	Accord Mortgages		Fixed RR 31-12-20 Prime	Fixed	£90,194	£22,351	2.04%	3.84%	£1,436.09	£1,690.51	12 yrs 6 mths	£29,415	£0	£90	KPI	40 m	0 m	40 m	£190,000	£900
HEIFAC	Nationwide B.Soo		Existing NBS EQ2 2 yr Fixed	Fixed	£90,298	£22,061	1.44%	3.74%	£1,384.64	£1,595.17	12 yrs 6 mths	£29,172	£1,019	£65	KPI	24 m	0 m	24 m	£190,000	£100

This opens up a number of tiles of information which can be viewed by clicking on the orange arrows to move left and right across the tiles.

### Contacts

Name: Halfax  
Head Office Address: Trinity Road, Halfax, West Yorkshire, HX1 2RG  
Website: www.halfax-intermediaries.co.uk/  
Acceptable Introducers: Only accepting business from a limited panel of introducers. If you are not on this panel enquire at your local branch.  
Broker Packaging Requirements: To submit fully completed and signed application form, Payslips, P60, Mortgage Rent Statements, Identification, Valuation Fee.

### Employment

Employers Reference: An employer reference must only be used where the customer cannot provide payslips or where there are discrepancies that need to be confirmed.  
P60: Not normally required.  
Payslips: Latest payslip (this applies whether the applicant is paid weekly or monthly) for basic Latest 3 consecutive payslips for Overtime, Commission, Latest payslip(s) relevant to bonus depending on frequency of payment.  
Self Emp Minimum Trading Period: No minimum trading period, but cases less than 5yrs trading are likely to require Underwriter review. Where verification of self-employed income is

### Applicants

Income criteria: The customer's maximum borrowing is calculated using our affordability model.  
Affordability: The amount of affordable loan is automatically calculated by MCP dependent on the transaction type. The affordability model uses gross income less a proportioning of earnings to allow for outgoings such as taxation and subsistence costs. Part of this calculation takes into account costs for dependent children. Care must be exercised in cases where maintenance is being paid for dependent children that are not living with the applicant - refer to the Comments page.  
Products must be suitable for the customer's circumstances and meet the needs identified. We are obliged to lend priority to all customers and have a commitment not to lend

### Product

Repayment: Yes  
Endowment: Yes - Refer to lenders web site  
PEP: Yes - Refer to lenders web site  
Pension: Yes - Refer to lenders web site  
Interest Only (no repayment vehicle): No  
Interest Only (with repayment vehicle): All loans arranged where the capital element is not included in the monthly payment including those that are part capital and interest repayment, part interest only, must have a plan in place to repay the capital at the

### Property

Agricultural Restrictions: Subject to valuer's comments  
Back to Back: No  
Brick on Wood: Subject to valuer's comments  
Conventional Brick / Tie: Subject to valuer's comments  
Concrete: Subject to valuer's comments  
Flat Above Shop: Subject to valuer's comments  
New Build Flat: Yes - maximum 30%/20% LTV for eligible builders / intermediaries

Note: You can also access all lenders websites from here.

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