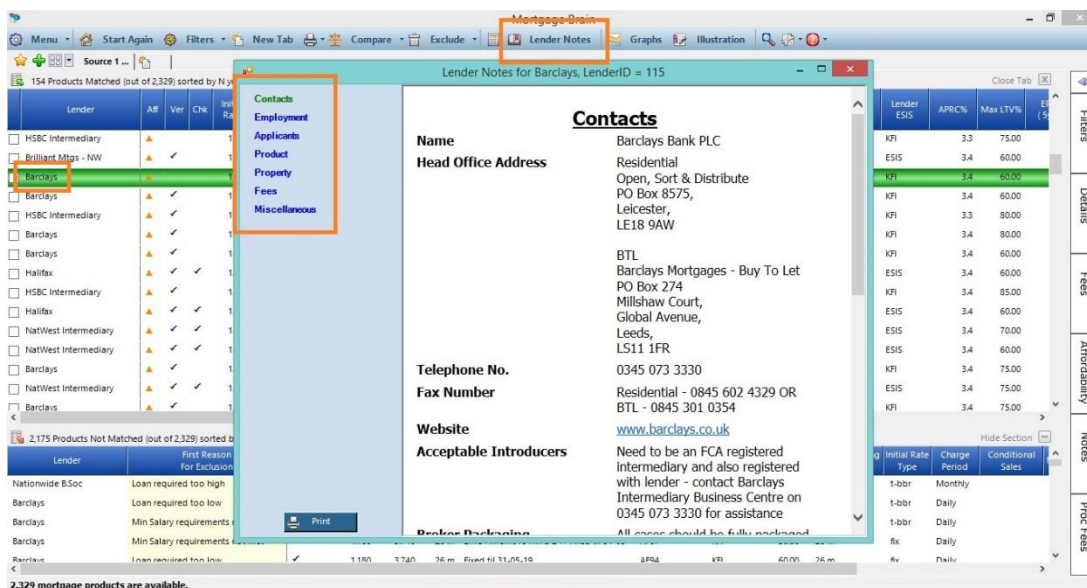


Lender Notes

The **Lender Notes** icon 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 tool bar.

This opens up a menu of categories which can be accessed by clicking on them and using the scroll bar to move further down the page.



By selecting the menu items, access is provided to the lenders specific criteria on each of the topics indicated.

Note: You can also access all lenders websites from [here](#).

Search for Lender

The **Search** option is accessed from the top toolbar and is designed to enable an easier way of finding a specific lender. When clicked, this displays a dialogue box with a text box to enter key words that can be searched on. This window also contains the options for **Next**, similar to the find function available within Microsoft Word™.

- When **Next** is clicked, the function will move the highlighted scheme to the next lender product on the scheme list where the lender name matches the text entered in the text box. The screen will also scroll to the relevant listing ensuring that the lender and product can be clearly seen. The search box also displays the number of the product.

154 Products Matched (out of 2,329) sorted by N year cost inc ERC - Ascending

Lender	Aff	Ver	Chk	Initial Rate	Final Rate	Initial Monthly Payment	Final Monthly Payment	Initial Fees	Final Fees	Rate Control	Cost Inc fees & ERC (5yr)	Interest fees & ERC (5yr)	Notes	Product Code	Lender ESIS	APRC%	Max LTV%
Barclays	▲	✓	✓	1.330	3.740	627.20	804.77	1.034	80	26 m	44.783	20.639	Premier Fixed til 31-05-19				
Brilliant Mtgs - NW	▲	✓	✓	1.460	3.750	636.90	804.71	1.377	29 m		44.793	20.520	Exclusive Fixed til 31-08-19				
NatWest Intermediary	▲	✓	✓	1.490	3.750	639.15	804.97	1.377	29 m		44.866	20.637	Core Fixed til 31-08-19				
Halifax	▲	✓	✓	1.290	3.740	624.23	803.79	1.499	27 m		44.878	20.569	Fixed til 30-06-19				
Halifax	▲	✓	✓	1.290	3.740	624.23	803.79	1.499	27 m		44.878	20.569	Tracker til 30-06-19				
HSBC Intermediary	▲	✓	✓	1.440	3.690	635.40	801.06	1.292	27 m		44.883	20.709	Standard Fixed til 30-06-19				
Barclays	▲	✓	✓	1.380	3.740	630.92	805.15	1.034	80	26 m	44.893	20.814	Fixed til 31-05-19				
Nationwide B.Soc	▲	✓	✓	1.240	3.740	620.34	805.42	1.019	65	24 m	44.972	20.938	Purchase 2 yr Tracker	114957	KFI	3.4	60.00
Barclays	▲	✓	✓	1.230	3.740	619.80	805.35	1.034	80	24 m	44.982	20.936	2 yr Tracker	AA15	KFI	3.4	60.00
Halifax	▲	✓	✓	1.340	3.740	627.94	804.19	1.499	27 m		44.992	20.751	Affordable Housing Fixed til 30-06-19	FAP471	ESIS	3.4	60.00
TSB - Intermediaries	▲	✓	✓	1.190	3.740	616.86	804.36	1.445	25 m		45.019	20.807	Tracker til 30-04-19	INC200	ESIS	3.4	60.00
Brilliant Mtgs - NW	▲	✓	✓	1.560	3.750	644.42	805.57	1.377	29 m		45.038	20.909	Exclusive Fixed til 31-08-19	FO14285	ESIS	3.4	85.00
Nationwide B.Soc	▲	✓	✓	1.290	3.740	624.23	805.78	1.019	65	24 m	45.074	21.101	Purchase 2 yr Fixed	114746	KFI	3.4	60.00
Barclays	▲	✓	✓	1.550	3.740	643.66	805.88	1.034	80	27 m	45.087	21.130	London HTB Fixed til 30-06-19	AD04	KFI	3.4	55.00
Halifax	▲	✓	✓	1.390	3.740	631.66	804.60	1.499	27 m		45.106	20.933	Affordable Housing Fixed til 30-06-19	FAP472	ESIS	3.4	75.00

2,175 Products Not Matched (out of 2,329) sorted by N year cost inc ERC - Ascending

Lender	First Reason For Exclusion	Ver	Chk	Initial Rate	Final Rate	Rate Control	Notes	Product Code	Lender ESIS	Max LTV%	Tie In	Overhang Period	Initial Rate Type	Charge Period	Conditional Sales
Nationwide B.Soc	Loan required too high			1.140	3.740	24 m	BR Exist NBS 2 yr Tracker	115432	KFI	60.00			t-bbr	Monthly	
Barclays	Loan required too low	✓		1.180	3.740	24 m	2 yr Tracker	AA36	KFI	60.00	24 m		t-bbr	Daily	
Barclays	Min Salary requirements not met	✓		1.180	3.740	24 m	2 yr Tracker	AA36	KFI	60.00	24 m		t-bbr	Daily	
Barclays	Min Salary requirements not met	✓		1.180	3.740	26 m	EMC Hmmove Rwd 2 Yr Fixed til 31-05-	AF67	KFI	50.00	26 m		fix	Daily	
Barclays	Loan required too low	✓		1.180	3.740	26 m	Fixed til 31-05-19	AF64	KFI	60.00	26 m		fix	Daily	

2,329 mortgage products are available.

- The search function is not case sensitive and allows for the use of wildcards. For example, if 'hal' is typed, this will find all schemes that match with Halifax, whether these are direct products, intermediary products or branded products, i.e., Halifax, Openwork – Halifax, PMS – Halifax.
- The search can be used in either the matched or non-matched screens, depending on where the active highlight bar is placed.

END