

Shared Ownership

additional borrowing

Shared ownership 2 year fixed rate

*Shared ownership variable rate charged from the beginning of year 3.

Initial rate % p.a.	4.49%
Product code	00739 KFAS1605
Max % of Share Value	90%
Fees	Revaluation fee. Admin fee £130. Product fee £199.
Early repayment charge	Within fixed rate period: 3% in year one and year two
Rate correct as at 13 May 2016	

Shared ownership 2 year fixed rate

*Shared ownership variable rate charged from the beginning of year 3.

Initial rate % p.a.	4.59%
Product code	00740 KFAS1605
Max % of Share Value	95%
Fees	Revaluation fee. Admin fee £130. Product fee £199.
Early repayment charge	Within fixed rate period: 3% in year one and year two
Rate correct as at 13 May 2016	

Shared ownership 2 year fixed rate

*Shared ownership variable rate charged from the beginning of year 3.

Initial rate % p.a.	4.79%
Product code	00741 KFAS1605
Max % of Share Value	100%
Fees	Revaluation fee. Admin fee £130. Product fee £199.
Early repayment charge	Within fixed rate period: 3% in year one and year two
Rate correct as at 13 May 2016	

Under no circumstances should this document be copied, given to or distributed to customers or potential customers.
This rate sheet does not include APRCs which are required for consumers to compare mortgage products.

*The Shared ownership standard variable rate is 5.83%. The Shared ownership standard variable rate is charged from the end of any initial specified deal.
All of our products are subject to availability and may be withdrawn at any time. The figures in these illustrations only relate to the additional borrowing amount.

Notes about our mortgage products

- These products are only for home improvements and staircasing. Additional borrowing for personal borrowing is not available.
- These mortgage products are only available on a repayment basis.
- The Shared ownership variable rate can vary in line with the general level of interest rates and economic conditions.
- If you make any lump sum payments or repay the loan within a special deal period, an early repayment charge may be payable. Please refer to the early repayment charge section of the table for details. Payments up to a maximum of £499 per month can be made without incurring an early repayment charge.
- A list of our fees and charges accompanies all Key Facts Illustrations (KFI).
- The minimum mortgage term is 5 years and the maximum 35.
- Interest is added to the mortgage account for the period from the date the loan is made until the last day of that month. Thereafter, interest is charged monthly on the balance outstanding at the end of the last month. Payments in excess of the required monthly payment will have the effect of reducing the balance outstanding and the amount of interest to be paid.
- These mortgage products are portable. Even if you move home during the initial special deal period of a mortgage, the remaining benefits (up to the outstanding balance of your existing mortgage) of that special deal can be transferred to your new mortgage with us, subject to our lending criteria at the time of any move. In this case, any early repayment charges will not be charged but the existing rate will not apply to any additional funds that you borrow.
- All mortgage products are subject to availability of funds and can be withdrawn at any time.

It is your customers responsibility to ensure they have sufficient funds available at the end of the term with which to repay the loan.

All loans are subject to availability, status, valuation and approval, and are available in England and Wales only. Applicants must be aged 18 or over and security will be required on the property.

Written quotations available on request. For customer service and training purposes, calls with Kent Reliance may be monitored and/or recorded.

YOUR CLIENT'S HOME MAY BE REPOSSESSED IF THEY DO NOT KEEP UP REPAYMENTS ON THEIR MORTGAGE.

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