

Our product features

Fees

- Application fee: £195 (non-refundable)
- Completion fee: £995
- The first valuation is free for properties up to £1m; please see our Tariff of Fees & Charges for the full fee scale for subsequent valuations
- Fees-assisted conveyancing (Remortgage only)

Applicant

- Prime residential House Purchase and Remortgage (we don't lend on Buy to Let)
- Up to two applicants, under 75 and not older than 80 at end of the mortgage

Income

LTV	Purchase	Remo £4£ or for home improvements	Remo for capital raising
<85%	6	6	<4.5
85% - 90%	5.5	N/A	
90.01% - 95%	5		

- Employed: full or part time employment, bonuses, commission and regular overtime
- Self-employed / company director: lower of recent year's income or average of the last 2 years (and trading for 2 years)
- Pension: occupational, private or state pension
- Benefits: consistent and continuing, only as an additional income
- Court mandated payments

Credit History

- No CCJs or Defaults registered within the last 36 months. CCJ's totalling up to £500 and Defaults totalling up to £200 where registered in the 36 months can be ignored (if they've been satisfied)
- Secured loans: no defaults. No arrears in the last 36 months
- Unsecured loans: no arrears in the last 12 months and no payday loans in the last 36 months
- Sorry, no IVAs, debt management plans, bankruptcies or previous repossessions

Property

- Existing property in England or Wales (no new build yet please), valued between £75,000 and £2m (up to £2.5m in Greater London)
- Our full valuation fee scale can be viewed on our website

Loan

- Loans between £50k and £1m up to 40 years (we'll consider up to £2m by exception, please call us!)
- Up to 95% LTV for House Purchase and 85% for Remortgage, but subject to these other limits:

Loan amount	LTV (House)	LTV (Flat)
Up to £600k	95% (85% on Remortgage)	85%
£600k to £750k	85%	
£750k +	80%	80%

Early Repayment Charge (ERCs)

- No ERCs when moving house, overpaying, lump sums or redeeming in full using own funds!
- If refinancing / remortgaging these charges apply:

Product	ERCs
5 Year Fixed	5%, 4%, 3%, 2%, 1%
10 Year Fixed	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
15 Year Fixed	9%, 9%, 9%, 9%, 9%, 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

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