FOR FCA AUTHORISED INTERMEDIARIES ONLY.

No surprises.
No gimmicks.
No fuss.

- 0% deposit, 100% peace of mind
- Certainty built in, with our 10- and 15-year fixed rates
- Increased affordability over longer terms
- Flexibility of no ERCs when moving home, uncapped overpayments and automatically reducing rates

No Deposit.
No strings.

0333 456 0333

AprilMortgages.co.uk/Broker/No-Deposit

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FOR FCA AUTHORISED INTERMEDIARIES ONLY.

No Deposit Mortgage
Product Features

Applicant
- Main Residential House Purchase only
- Up to four applicants, under 70 and not older than 80 at the end of the mortgage
- Future Consent-to-Let is not available on this product

Income
- Max. LTI: 4.49x
- £24k minimum for 1 applicant
- Employed: full or part-time
- 80% of Bonus, Overtime & Commission income - subject to max. 50% of basic pay
- Self-employed: lower of recent year's income or average of the last 2 years (and trading for 2 years)
- Pension: occupational, private or state
- Benefits: consistent and continuing, only as an additional income
- Court mandated payments

Property
- House only - no new build
- Value between £75k and £2m (£2.5m in Greater London)
- Full valuation fee scale is available on our website

Loan
- Loans between £50k and £600k

Credit History
- No CCJs or Defaults registered in the last 36 months. CCJ's totalling up to £500 and Defaults totalling up to £200 where registered in the last 36 months can be ignored if satisfied.
- Secured loans: No defaults. No arrears in the 36 months
- Unsecured loans: no arrears in the last 12 months and no payday loans in the last 36 months
- No IVAs, DMPs, bankruptcies or previous repossessions

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

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

Fees
- Application fee: £195 (non-refundable)
- Completion fee: £995 (cant be added over the LTV bracket)
- First val is free for properties up to £1m

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