

Activate product code:	XF0053		
Summit long name:	Fixed at 2.29% until 31/01/2020 (RP)		
Summit short name:	Fix2.2931/01/2020		
MBL Note Title:	FX3 Fixed until 31/01/2020		
Type:	Owner Occupier		
Purpose:	Purchase with full fees payable by the applicant. Remortgage with fees assisted package.		
Interest rate:	2.29%		
APR:			
Period:	31 January 2020		
No. of months (for Summit):	41		
Max. loan to value:	80%		
Interest calculated:	Monthly		
Follow on rate:	Family Building Society variable Managed Mortgage Rate, currently	4.79%	
	Reducing with effect from 25 September 2016 to	4.54%	
ERCs:	3% until 31 January 2018	31/01/2018	17
	2% until 31 January 2019	31/01/2019	29
	1% until 31 January 2020	31/01/2020	41
Application fee:	Standard fee scale. For remortgage, valuation fee refunded in completion up to a maximum of £360.		
Product fee:	£945		
Repayment method:	Repayment only		
Conditional insurances:	None		
Minimum loan:	£45,000		
Maximum loan:	Usual limits apply		
Completion deadline:	01 March 2017		
Cashback:	None		
Additional criteria:	For applications between 75% & 80% LTV applicants must be able to evidence 12 months repayment history, mortgage or rental.		
Distribution:	Direct (via New Business Team) Via an Intermediary		
Procuration fee:	0.35% (min. £157.50)		