

MORTGAGE PRODUCT GUIDE FOR INTERMEDIARIES ONLY:

PURCHASE: EXCLUSIVELY FOR TEACHERS

Ref	Max	Deal	Rate	Description	Followed	Overall	Arrangement	Application	Valuation
	LTV	period		I	by SVR	cost for	fee	fee	fee
					currently	comparison			
699	80%	2 years	5.74%	Teacher only	8.79%	8.50%	No	No	No
				Variable rate: 3.05%		APRC			
				discount from					
				Society's SVR					
715	80%	2 years	5.74%	Teacher only	8.79%	8.30%	No	No	No
				2 year fixed rate		APRC			
				Fixed until 14.11.2026					
731	80%	5 years	4.99%	Teacher only	8.79%	7.30%	No	No	No
				5 year fixed rate		APRC			
				Fixed until 14.08.2029					
700	90%	2 years	5.99%	Teacher only	8.79%	8.50%	No	No	No
				Variable rate: 2.80%		APRC			
				discount from					
		_	/	Society's SVR		0.400/			
716	90%	2 years	5.99%	Teacher only	8.79%	8.40%	No	No	No
				2 year fixed rate		APRC			
		_		Fixed until 14.11.2026	0.700/				
732	90%	5 years	5.04%	Teacher only	8.79%	7.30%	No	No	No
				5 year fixed rate		APRC			
600	95%	2	6.39%	Fixed until 14.08.2029	0.700/	8.60%	No	No	No
680	95%	2 years	6.39%	Teacher only Variable rate: 2.40%	8.79%	APRC	NO	NO	NO
				discount from		APRC			
				Society's SVR					
719	95%	2 years	6.39%	Teacher only	8.79%	8.50%	No	No	No
115	5570	2 years	0.3370	2 year fixed rate Fixed	0.7570	APRC	NO	NO	NO
				until 14.11.2026		74110			
727	95%	5 years	5.69%	Teacher only	8.79%	7.70%	No	No	No
,	55,5	e jears	5.0575	5 year fixed rate	0.7070	APRC			
				Fixed until 14.06.2029					

Shared ownership

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
570	95%	2 years	7.40%	Teacher only Variable rate 1.39% discount from Society's SVR	8.79%	8.80% APRC	No	No	No

Back on track

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
444	60%	2 years	7.09%	Variable rate: 1.70% discount from Society's SVR	8.79%	8.80% APRC	No	£199	No
443	80%	2 years	7.54%	Variable rate: 1.25% discount from Society's SVR	8.79%	8.90% APRC	No	£199	No



REMORTGAGES: EXCLUSIVELY FOR TEACHERS

Standard range

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
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715	80%	2 years	5.74%	Teacher only 2 year fixed rate Fixed until 14.11.2026	8.79%	8.30% APRC	No	No	No
731	80%	5 years	4.99%	Teacher only 5 year fixed rate Fixed until 14.08.2029	8.79%	7.30% APRC	No	No	No
700	90%	2 years	5.99%	Teacher only Variable rate: 2.80% discount from Society's SVR	8.79%	8.50% APRC	No	No	No
716	90%	2 years	5.99%	Teacher only 2 year fixed rate Fixed until 14.11.26	8.79%	8.40% APRC	No	No	No
732	90%	5 years	5.04%	Teacher only 5 year fixed rate Fixed until 14.08.2029	8.79%	7.30% APRC	No	No	No

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MORTGAGE PRODUCT GUIDE FOR INTERMEDIARIES ONLY:

PURCHASE: MORTGAGES FOR EVERYONE

Standard range

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
683	80%	2 years	6.29%	Variable rate: 2.50% discount from Society's SVR	8.79%	8.60% APRC	No	No	No
685	90%	2 years	6.39%	Variable rate: 2.40% discount from Society's SVR	8.79%	8.60% APRC	No	No	No
717	90%	2 years	6.49%	2 year fixed rate Fixed until 14.11.26	8.79%	8.50% APRC	No	No	No
733	90%	5 years	5.44%	5 year fixed rate Fixed until 14.08.29	8.79%	7.50% APRC	No	No	No

Back on track

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Holiday let

nonu	ay icc								
Ref	Max LTV	Deal period	Rate	Description	Followed by BTL SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
697	75%	2 years	6.14%	Variable rate: 3.35% discount from Society's BTL SVR	9.49%	9.20% APRC	No	No	No
722	75%	2 years	5.79%	2 year fixed rate Fixed until 14.11.26	9.49%	9.10% APRC	£999	£199	No
721	75%	5 years	5.39%	5 year fixed rate Fixed until 14.05.29	9.49%	8.30% APRC	£999	£199	No

Buy to let

Ref	Max LTV	Deal period	Rate	Description	Followed by BTL SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
				No products	currently av	ailable			



REMORTGAGES FOR EVERYONE

Standard range

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				No products c	currently ava	ilable			



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Help to Buy applicants have access to the Society's standard mortgage range

Additional information: applicable to all mortgage products unless specifically stated otherwise

- 3% Early Repayment Charge (ERC) applies to all products unless specifically stated otherwise
- For all 'No valuation fee' products the first valuation is free for properties worth less than £800,000. A valuation fee is payable for all properties worth £800,000 or more.

Estimated property value	Basic valuation fee
Up to £100,000	£200
£100,001 - £150,000	£225
£150,001 - £200,000	£275
£200,001 - £300,000	£330
£300,001 - £400,000	£395
£400,001 - £500,000	£455
£500,001 - £600,000	£515
£600,001 - £700,000	£580
£700,001 - £800,000	£675
£800,001 - £900,000	£750
£900,001 - £1,000,000	£800
£1,000,001 - £1,200,000	£975
£1,200,001 - £1,400,000	£1,150
£1,400,001 - £1,600,000	£1,305
£1,600,001 - £1,800,000	£1,485
£1,800,001 - £2,000,000	£1,600

VALUATION FEE SCALE

These fees include an administrative charge. Re-inspection fee for new build properties is £85.

Important information about valuations

- The Society will carry out a basic mortgage valuation, or equivalent, to confirm the property forms suitable security for the mortgage you have applied for, this report is designed for the benefit of us as a lender only and does not include full details about the condition of the property.
- This report may not include a physical inspection and your client may not receive a copy of the report.
- Before purchasing a property your client may want to consider having a survey of the property's condition. Legal & General surveying Services provides such a service via their SmartSurvey (and other survey options). This transaction, including any changes, will be independent of Teachers for Intermediaries and our parent Teachers Building Society. We do not receive any commission.
- Visit <u>https://www.legalandgeneral.com/surveying-services/choose-a-survey/digital-home-survey</u> for further information and to get an instant quote.

www.teachersbuildingsociety.co.uk/intermediaries

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