

**QUICK COMPARISON**

Below are lowest second charge options underwritten against the details you have provided and loan requested.  
**IMPORTANT** – Submit your enquiries to underwriting to access potentially lower rates from lenders which underwrite and quote solely on credit score.  
 On the reverse page is a comparison of lenders.  
**To change or proceed with an offer please speak to your underwriter.**

Please Call	Your underwriter
Direct dial	01902 585052
Reference number	Quick Quote / LQ85980

Most Figures Rounded To Nearest £	A comparison of some of the lowest cost options from our panel for the loan amount & term requested							
	LOWEST	LOWEST	LOWEST	LOWEST	LOWEST	LOWEST	LOWEST	LOWEST
Product Type	Variable rate	2 year fixed rate	3 year fixed rate	5 year fixed rate	Base rate tracker	APR %	Cost if loan runs full term	Interest Only Monthly Payment
Availability	Available	Available	Available	Available	Available	Available	Available	Not Available
Lender & Loan Product	Shawbrook	Precise Tracker Two Year Fixed	Shawbrook Five Year Fixed	Prestige Tracker Five Year Fixed	Prestige Tracker Five Year Fixed	Shawbrook	Shawbrook	
Net Loan Amount	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000	£10,000	
Loan Term	120 months	120 months	120 months	120 months	120 months	120 months	120 months	
Monthly Repayment	£111.00	£113.45	£113.60	£112.55	£112.55	£111.00	£111.00	
APR %	6.2 %	6.7 %	6.7 %	6.5 %	6.5 %	6.2 %	6.2 %	
Total cost if loan runs full term	£13,320	£13,692	£13,530	£13,440	£13,440	£13,320	£13,320	
Interest Only Monthly Payment								
Interest Rate	4.35 %	4.25 %	4.85 %	4.09 %	4.09 %	4.35 %	4.35 %	
Fixed Reversionary Rate		5 %	4.1 %	3.69 %	3.69 %			
Packaging and Introducer Fees	£750	£750	£750	£750	£750	£750	£750	
Lender Fee plus mandatory TT Fee	£35	£325	£35	£320	£320	£35	£35	
Gross loan	£10,785	£11,075	£10,785	£11,070	£11,070	£10,785	£10,785	

2 out of 3 borrowers get less than our **TYPICAL 11.4% APR (VARIABLE)**

All figures are given for guidance only. 100% accuracy cannot be guaranteed at this stage.	All costs are estimates and assume interest rates remain constant and all payments are made on time.
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## Now you have a few options

- A)** This may be all the information you need – maybe proceed with a remortgage and keep this research on file.
- B)** Discuss these potential options with your client and then refer the enquiry to Promise to sell on your behalf.
- C)** Want more detailed underwriting, credit search, etc? – submit enquiry via LoanBrain Pro or call your underwriter.

You can sell the loan yourself\* and we provide the information and compliance to support you

**Or**

We will speak to your client and advise them which loan is most suitable

**Call your underwriter on 01902 585052 or email [develop@promisesolutions.co.uk](mailto:develop@promisesolutions.co.uk)**

\*A.R's check with Promise or your network if this option is available

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.**

Loan Broker Name	galit Leuchter
Broker Company	Galit Solutions
Authorisation No:	681423

Customer(s) Name	Blogg
Case Ref/Enq ID	Quick Quote / LQ85980
Loan Packager	Promise Solutions Limited

Loan amount - £10000 Loan Term - 10 Capital Repayment - Selected Interest Only - Not selected Lender Variable Rate - Not selected Fixed - Not selected Tracker - Not selected Overpayments - Not selected LenderFee - Not selected ERCs - Not selected  <b>Manual status override: Decline                  Shawbrook Five Year Fixed, Shawbrook Three Year Fixed, Shawbrook -                  Reason: Affordability</b>  <b>Manual status override: Decline</b>
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	Comparison 1	Comparison 2	Comparison 3	Comparison 4
Estimated Loan sort value	£111.00	£112.55	£113.00	£113.45
Lender	Shawbrook	Prestige Tracker Five Year Fixed	Masthaven	Precise Tracker Two Year Fixed
Product	Variable Rate Tracker No Fee @ 70% LTV	PF UpTo £2.5Mil & 65%LTV	MS00 up to 65%	RESI086 65% LTV UpTo 250K & 300 Score
Loan Amount	£10,000.00	£10,000.00	£10,000.00	£10,000.00
Repayment	£111.00	£112.55	£113.00	£113.45
APR	6.2 %	6.5 %	6.6 %	6.7 %
Interest Rate	4.35 %	4.09 %	3.84 %	4.25 %
Gross Loan	£10,785.00	£11,070.00	£11,245.00	£11,075.00
Product Variation	Variable	Fixed	Variable	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager and Introducer Fee	£750.00	£750.00	£750.00	£750.00
Lender Fee + mandatory TT fee	£35.00	£320.00	£495.00	£325.00
Total Cost	£13,320.00	£13,440.00	£13,560.00	£13,692.24
Term	120 months (10 Years)	120 months (10 Years)	120 months (10 Years)	120 months (10 Years)
Status	Accepted in principle	Accepted in principle	Accepted in principle	Accepted in principle

Figures are given for guidance only – 100% accuracy cannot be guaranteed. All redemptions figures and APR's are estimates and assume rates remain constant and all payments are made on time. Any figures not within a 1% tolerance ( e.g. 5.00% could range from 4.95% to 5.05%) are shown as refer and can be obtained from the loan agreement.

**Call your personal underwriter on 01902 585052**

## Next step – tell us how you wish to proceed

### Selling the loan yourself

Should you wish to retain control of the sales process we will support you with your compliance throughout the process and provide you with your research, application details, check lists and advice to help you stay on track. We will also confirm the key points ourselves, in writing, with the borrowers. If you change your mind we can take over the sale at anytime.

Note:AR's may not have the option to sell the loan. Check with Promise or your network

### Asking Promise to complete the sale for you

If you prefer, when you are ready, we can take over the sale and contact your client to offer the loans and cover the compliance elements. We will complete a loan fact find and the sale will be fully advised.

You will still get the compliance documents for your file. Just tell your client to expect our call

**Please call the underwriters on 01902 585052 or email  
develop@promisesolutions.co.uk**

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<p>Lender and Plan Exclusions</p>	<p><b>Manual status override: Decline Shawbrook Five Year Fixed,Shawbrook Three Year Fixed,Shawbrook - Reason: Affordability</b></p>
	<p><b>Manual status override: Decline Prestige - Reason: Employment History</b></p>
	<p><b>Manual status override: Decline Prestige Tracker Two Year Fixed - Reason: Employment History</b></p>
	<p><b>Manual status override: Decline Shawbrook Tracker - Reason: Affordability</b></p>
	<p><b>Manual status override: Decline West One Two Year Fixed No ERC - Reason: Affordability</b></p>
	<p><b>Manual status override: Decline West One Prime No ERC Limited Edition - Reason: Affordability</b></p>
	<p><b>Manual status override: Decline West One Five Year Fixed No ERC's - Reason: Affordability</b></p>
	<p><b>Manual status override: Decline Prestige Tracker Five Year Fixed - Reason: LTV</b></p>
	<p><b>Manual status override: Decline Shawbrook - Reason: Affordability</b></p>
	<p><b>Manual status override: Decline Shawbrook Three Year Fixed - Reason: Affordability</b></p>
<p><b>Manual status override: Decline Shawbrook - Reason: Affordability</b></p>	
<p><b>Manual status override: Decline Shawbrook Three Year Fixed - Reason: Affordability</b></p>	
<p><b>Manual status override: Decline Shawbrook - Variable Rate Tracker No Fee @ 65% LTV Reason: LTV</b></p>	
<p><b>Manual status override: Decline Shawbrook Three Year Fixed - Prime No Fee 3Yr Fixed @ 65% LTV Reason: LTV</b></p>	

Customer(s) Name	Blogg
Case Ref/Enq ID	Quick Quote / LQ85980
Loan Packager	Promise Solutions Limited

