

TFI specialist lending features:

- Minimum loan size £100,000
- Maximum loan size £2m <75% LTV & 1.5m <80% LTV
- Maximum LTV 80%
- Call to discuss your client's application on 0800 378 669

Capital & Repayment - 20% Overpayments

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee	Purchase	Remortgage	Shared Ownership
829	80%	2 years	5.74%	Variable rate: 2.50% discount from Society's SVR	8.24%	7.90% APRC	£999	No	Yes	✓	✓	Yes – SO new build purchase only

Interest Only - 20% Overpayments

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee	Purchase	Remortgage	Shared Ownership
830	80%	2 years	5.74%	Variable rate: 2.50% discount from Society's SVR	8.24%	7.90% APRC	£999	No	Yes	✓	✓	Yes – SO new build purchase only

Short Term - less than £750k - NO ERC

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee	Purchase	Remortgage	Shared Ownership
831	80%	2 years	5.69%	Variable rate: 2.55% discount from Society's SVR	8.24%	7.80% APRC	£999	No	Yes	✓	✓	Yes – SO new build purchase only

Short Term - greater than £750k up to £2m - NO ERC

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee	Purchase	Remortgage	Shared Ownership
832	80%	2 years	5.74%	Variable rate: 2.50% discount from Society's SVR	8.24%	7.90% APRC	0.5%	No	Yes	✓	✓	Yes – SO new build purchase only

BTL/Holiday Let - 20% Overpayments

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee	Purchase	Remortgage	Shared Ownership
833	75%	2 years	6.05%	Variable rate: 3.09% discount from Society's BTL SVR	9.14%	9.0% APRC	£1999	No	Yes	✓	✓	Yes – SO new build purchase only

VALUATION FEE SCALE

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
£2,000,001 - £2,500,000	£1,775
£3,000,000	£1,930
£3,500,000	£2,080
£4,000,000	£2,255
£4,500,000	£2,380
£5,000,000	£2,555

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 <https://www.legalandgeneral.com/surveying-services/choose-a-survey/digital-home-survey> for further information and to get an instant quote.