

## PURCHASE: EXCLUSIVELY FOR TEACHERS

Ref	Max LTV	Deal period	Rate	Description	Followed by SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
588	95%	2 years	3.69%	Teacher only Variable rate: 2.00% discount from Society's SVR	5.69%	5.50% APRC	No	No	No
587	90%	2 years	3.39%	Teacher only Variable rate: 2.30% discount from Society's SVR	5.69%	5.40% APRC	No	No	No
589	80%	2 years	3.09%	Teacher only Variable rate: 2.60% discount from Society's SVR	5.69%	5.40% APRC	No	No	No

### 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	4.30%	Teacher only Variable rate 1.39% discount from Society's SVR	5.69%	5.60% APRC	No	No	No



Teachers For Intermediaries

## MORTGAGE PRODUCT GUIDE FOR INTERMEDIARIES ONLY:

# 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
587	90%	2 years	3.39%	Teacher only Variable rate: 2.30% discount from Society's SVR	5.69%	5.40% APRC	No	No	No
589	80%	2 years	3.09%	Teacher only Variable rate: 2.60% discount from Society's SVR	5.69%	5.40% APRC	No	No	No

## 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
595	90%	2 years	3.59%	Variable rate: 2.10% discount from Society's SVR	5.69%	5.50% APRC	No	No	No
594	80%	2 years	3.29%	Variable rate: 2.40% discount from Society's SVR	5.69%	5.40% 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
443	80%	2 years	4.44%	Variable rate: 1.25% discount from Society's SVR	5.69%	5.60% APRC	No	£199	No
444	60%	2 years	3.99%	Variable rate: 1.70% discount from Society's SVR	5.69%	5.50% APRC	No	£199	No

### Holiday let

Ref	Max LTV	Deal period	Rate	Description	Followed by BTL SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
584	75%	2 years	3.39%	Variable rate: 3.00% discount from Society's BTL SVR	6.39%	6.10% APRC	No	No	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
242	75%	2 years	3.89%	Variable rate: 2.50% discount from Society's BTL SVR	6.39%	6.20% APRC	£899	£99	Yes

## REMORTGAGES: 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
595	90%	2 years	3.59%	Variable rate: 2.10% discount from Society's SVR	5.69%	5.50% APRC	No	No	No
594	80%	2 years	3.29%	Variable rate: 2.40% discount from Society's SVR	5.69%	5.40% 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
443	80%	2 years	4.44%	Variable rate: 1.25% discount from Society's SVR	5.69%	5.60% APRC	No	£199	No
444	60%	2 years	3.99%	Variable rate: 1.70% discount from Society's SVR	5.69%	5.50% APRC	No	£199	No

### Holiday let

Ref	Max LTV	Deal period	Rate	Description	Followed by BTL SVR currently	Overall cost for comparison	Arrangement fee	Application fee	Valuation fee
584	75%	2 years	3.39%	Variable rate: 3.00% discount from Society's BTL SVR	6.39%	6.10% APRC	No	No	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
242	75%	2 years	3.89%	Variable rate: 2.50% discount from Society's BTL SVR	6.39%	6.20% APRC	£899	£99	Yes

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.

### 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

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 SmartrSurvey (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.

[www.teachersbuildingsociety.co.uk/intermediaries](http://www.teachersbuildingsociety.co.uk/intermediaries)

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