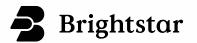
## Specialist Lending Criteria

Criteria	Standard Residential Lending	Versatility	Versatility Plus	C.redi+ Repair
Maximum LTV	95% purchase, 90% remortgage	85%, purchase or remortgage	80% purchase or remortgage	70% purchase or remortgage
Lending between age 70 and age 85	70% including capital and interest, interest only and (£300,000 in London and th	Capital repayment only		
Interest Only up to age 70	Part and part available <b>up to 90% LTV</b> or ma (£300,000 in London and th	No		
Capital raising	90%	Yes	Yes	
Debt consolidation	80%	Yes up to maximum product LTV 80%		Yes
Right to Buy (max 75% LTV)	95% of discounted price	100% of discounted price	110% of discounted price	No
Discounted purchase from a landlord intra family purchase	95% of discounted price	95% of discounted price	100% of discounted price	No
Gifted family deposit		No		
Protected family gift	Yes			No
Remortgage for Business Purposes (repay a business loan or capital raising)	No	Yes		No
Length of employment (months)	>= 3 with current employer	From 0 months with current employer		>= 3 with current employer
Continuous employment (months)	More than 12	Less than 12		6
Zero hours contracts (months)	<=80% LTV requires 24 month track record; >80% LTV requires 36 month track record	Yes, based on 18 month period	Yes, based on 12 month period	12
Contracted Employees	Up to 80% LTV and up to £250k loan size 24 month track record	Up to 85% LTV and up to £350k loan size 24 month track history	No maximum loan 12 month track record	No maximum loan size Minimum 6 months track history
Self-employed accounts (minimum years)	2		1	1
Non-standard construction or non-traditional design or use	No	Yes		No
s106 (s75 in Scotland) and similar property or title defects	Νο	Yes		No



## January 2024

## Specialist Lending Criteria

Criteria	Stan Jard Residential Lending	versatility	versatility Plus	Credit Repair
County Court Judgements or Decree (CCJs)	None registered in last 36 months	Maximum £500 registered and satisfied in the last 36 months	Maximum £500 unsatisfied in the last 36 months	Maximum £6,000 in the last 36 months and none in the last 12 months
CCJs - worst status	If more than 36 months can be ignored if satisfied If more than 36 months ignored whether satisfied or not			Satisified or not
Debt Management Plan (DML , / T ebt Arrangement Scheme (DAS)	Satisfied 36 months ago	Satisfied on or before application, and satisfactorily conducted for a minimum of 12 months	Unsatisfied and satisfactorily conducted for 24 months	Must not have been entered into in the last 6 months. Satisfactory conduct since inception.
Bankruptcy / Sequestration- Years discharged	6	4	3	Discharged Bankrupt
IVA / Protected Trust Deed / Debt repayment - Years Discharged	6	4	3	Must not have been entered into in the last 6 months. Satisfactorily conducted for 24 months or since inception if taken out within last 24 months. Can remain unsatisfied.
Repossessions (per applicant)	None in the past 6 years			Accepted if more than 2 years ago
l efaults - Credit (overdraft, credit cards, hire purchase, personal leasing, loans etc.)	None in last 36 months. If more than 36 months ago these can be ignored whether satisfied or not	None in last 24 months. If more than 24 months ago these can be ignored whether satisfied or not	None in last 24 months. If more than 24 months ago these can be ignored whether satisfied or not	None in the last 3 months. Can not exceed £2,500 in total, satisfied or not. If more than 24 months ago these can be ignored whether satiated or not.
	Maximum combined value of £250 per applicant, satisfied or not, can be ignored			
eults —ther (mail order, utilities, communication suppliers, parking fines)	None in last 36 months. If more than 36 months ago these can be ignored whether satisfied or not	None in last 6 months Maximum total value per applicant of £500.00 (satisfied or unsatisfied) in the last 24 months. If more than 24 months ago ignored, satisfied or not	None in last 6 months Maximum total value per applicant of £1,000.00(satisfied) in the last 24 months. If more than 24 months ago ignored, satisfied or not	None in the last 3 months. No maximum value. Satisfied or not.
Mortgage / secured and unsecured loan payments (including Payday Loans) – worst	1 in the last 24 months 0 in the last 6 months	2 in last 24 months and 0 in last 6 months	2 in last 24 months and 0 in last 3 months	3 in the last 12 months and 1 in the last 3 months. Currently up to date.
Rent Arrears	0 in the last 6 months	0 in the last 6 months	0 in the last 6 months	0 in the last 3 months
Other unsecured credit (credit <u>arg</u> obile phone and mail order) – worst status Communications suppliers and utilities at a previous address can be excluded providing they have not exceeded a status 3	2 in the last 24 months 0 in the last 6 months	2 in last 12 months and 0 in last 3 months	3 in last 12 months and 0 in last 3 months	5 in the last 12 months and 1 in the last 3 months. Currently up to date.

APPLICATIONS WILL BE CONSIDERED ON THEIR INDIVIDUAL MERIT, HOWEVER ANY ADVERSE CRITERIA MUST BE LINKED TO A SINGLE LIFE EVENT WITH A FULL EXPLANATION PROVIDED THAT IT IS ACCEPTABLE TO THE UNDERWRITER. POOR BANK ACCOUNT CONDUCT MAY ALSO AFFECT UNDERWRITING DECISION. IF AN APPLICATION CONTAINS ADVERSE IN MORE THAN ONE CATEGORY THEN UNDERWRITER DISCRETION WILL APPLY.