

**COMPARISON BY PRODUCT TYPE
FOR INTERMEDIARIES ONLY**

QUICK COMPARISON

These quotes show the lowest cost secured loan options across a variety of product types or scenarios based on the details you have provided and loan amounts and terms requested. On the reverse page is a comparison of lenders. To change or proceed with an offer please speak to your underwriter. This is not a binding offer.

Please Call	Your underwriter
Direct dial	01902 585052
Reference number	Quick Quote / LQ19233

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	Available
Lender & Loan Product	Precise Life Time Tracker	Paragon Two Year Fixed	Paragon Three Year Fixed	Paragon Five Year Fixed	Precise Life Time Tracker	Precise Life Time Tracker	Precise Life Time Tracker	Cheshire Mortgage Interest Only
Net Loan Amount	£30,000	£30,000	£30,000	£30,000	£30,000	£30,000	£30,000	£30,000
Loan Term	120 months	120 months	120 months	120 months	120 months	120 months	120 months	120 months
Monthly Repayment	£325.35	£336.27	£339.21	£342.64	£325.35	£325.35	£325.35	£185.81
APR %	5.6 %	6.4 %	6.6 %	6.8 %	5.6 %	5.6 %	5.6 %	8.3 %
Total cost if loan runs full term	£39,042	£40,180	£40,400	£40,633	£39,042	£39,042	£39,042	£54,847
Interest Only Monthly Payment								£185.81
Interest Rate	4.2 %	5.14 %	5.33 %	5.55 %	4.2 %	4.2 %	4.2 %	6.85 %
Fixed Reversionary Rate		4.57 %	4.57 %	4.57 %				
Packaging and Introducer Fees	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500
Lender Fee plus mandatory TT Fee	£335	£0	£0	£0	£335	£335	£335	£1,050
Gross loan	£31,835	£31,500	£31,500	£31,500	£31,835	£31,835	£31,835	£32,550
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.			

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

*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	
Broker Company	Promise Solutions Limited
Authorisation No:	610473

Customer(s) Name	Test
Case Ref/Enq ID	Quick Quote / LQ19233
Loan Packager	Promise Solutions Limited

Specific filters selected	Loan amount - £30000 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
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	Comparison 1	Comparison 2	Comparison 3	Comparison 4
Estimated Loan sort value	£325.35	£326.82	£327.52	£328.80
Lender	Precise Life Time Tracker	Precise Life Time Tracker No Fee	Paragon	Prestige
Product	T1 PRPA200 65% LTV UpTo 200K & 300 Score	T1 PRPA215 65% LTV UpTo 50K & 300 Score	Plan A2 UpTo £40K & 65%LTV	PF UpTo £2.5Mil & 65%LTV
Loan Amount	£30,000.00	£30,000.00	£30,000.00	£30,000.00
Repayment	£325.35	£326.82	£327.52	£328.80
APR	5.6 %	5.7 %	5.8 %	5.9 %
Interest Rate	4.2 %	4.5 %	4.57 %	4.45 %
Gross Loan	£31,835.00	£31,535.00	£31,500.00	£31,800.00
Product Variation	Variable	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£1,500.00	£1,500.00	£1,500.00	£1,500.00
Lender Fee + mandatory TT fee	£335.00	£35.00	£0.00	£300.00
Total Cost	£39,042.00	£39,218.40	£39,302.40	£39,456.00
Estimated ¼ Redemption	£25,167.15 (30 months)	£25,439.52 (30 months)	£25,455.00 (30 months)	£25,301.71 (30 months)
Estimated ½ Redemption	£17,640.42 (60 months)	£17,994.94 (60 months)	£18,043.18 (60 months)	£17,785.08 (60 months)
Estimated ¾ Redemption	£9,281.94 (90 months)	£9,664.41 (90 months)	£9,729.47 (90 months)	£9,385.74 (90 months)
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.

For more detailed quotations, more filters, compliance aids, different options or to alter the fees
Continue this application in Loan Brain Pro, or 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

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

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