

This compliance record is only valid for loans processed through Promise Solutions Limited

Note: This record shows up to 27 loan products which have been declined due to a maximum of two criteria items not being satisfied; therefore not all declines will necessarily be shown in this report.

Broker Name: **Thomas Weston**

Broker Company: **Elite Financial Solutions**

Case Ref / Enq. Id: **1951378 / LQ110579**

Customer Details: **Mr Winter-Test & Mrs Winter-Test
11 Cannock Road,
Wolverhampton, WV10 6AD**

Your search requirements

Loan amount - £40000
Loan Term - 180 (15 years)
Interest Only - Not selected
Fixed - Not selected
Tracker - Not selected
Overpayments - Not selected
LenderFee - Not selected
ERCs - Not selected

Underwriting overrides + filters

	Product 1	Product 2	Product 3
Lender	Nemo	Nemo	Prestige
Product	B1 - To £200,000 & 55% LTV	B1 - To £100,000 & 55% LTV	PF0 UpTo 25K & 65%LTV
Loan Amount	£40,000.00	£40,000.00	£40,000.00
Repayment	£354.52	£354.52	£361.03
APR	7.0%	7.0%	7.3%
Interest Rate	5.496 %	5.496 %	5.6 %
Gross Loan	£43,400.00	£43,400.00	£43,900.00
Product Variation	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,400.00	£3,400.00	£3,400.00
Lender Fee	£0.00	£0.00	£500.00
Total Cost	£63,813.60	£63,813.60	£64,985.40
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline
Underwriting Messages	Refer: Requires lender score Decline: Business loan Decline: Minimum advance £100,000	Refer: Requires lender score Decline: Business loan	Decline: Business loan Decline: Maximum advance £22,390
Restrictions	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 55%: Plan Restriction: Maximum advance restriction £94,100.00: Equity Restriction: Minimum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £196,600.00: Plan Restriction: Maximum advance restriction £322,539.00: Income Restriction: Maximum repayment capacity £2,662.50	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 55%: Plan Restriction: Maximum advance restriction £94,100.00: Equity Restriction: Minimum advance restriction £30,000.00: Plan Restriction: Maximum advance restriction £96,600.00: Plan Restriction: Maximum advance restriction £322,539.00: Income Restriction: Maximum repayment capacity £2,662.50	Restriction: Maximum term restriction 429 months: Maximum age at end of term 85 years old Restriction: Maximum term restriction 370 months: Maximum age at end of term 85 years old Restriction: LTV restriction 65%: Plan Restriction: Maximum advance restriction £138,600.00: Equity Restriction: Minimum advance restriction £10,000.00: Plan Restriction: Maximum advance restriction £22,390.00: Plan Restriction: Maximum advance restriction £332,494.00: Income Restriction: Maximum repayment capacity £2,766.50

	Product 4	Product 5	Product 6	Product 7
Lender	Prestige	Nemo	Precise	Precise
Product	PFO UpTo 100K & 65%LTV	E0 - To £100,000 & 65% LTV	Prime 60% LTV Up to 500K & 500 Score	Prime 60% LTV Up to 500K & 400 Score
Loan Amount	£40,000.00	£40,000.00	£40,000.00	£40,000.00
Repayment	£361.03	£361.19	£367.76	£373.73
APR	7.3%	7.3%	7.6%	7.9%
Interest Rate	5.6 %	5.784 %	5.7 %	5.95 %
Gross Loan	£43,900.00	£43,400.00	£44,430.00	£44,430.00
Product Variation	Variable	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,400.00	£3,400.00	£3,400.00	£3,400.00
Lender Fee	£500.00	£0.00	£1,030.00	£1,030.00
Total Cost	£64,985.40	£65,014.20	£66,196.80	£67,271.40
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Decline: Business loan	Refer: Requires lender score Decline: Business loan	Decline: Minimum advance £100,001	Decline: Minimum advance £100,001
Restrictions	Restriction: Maximum term restriction 429 months: Maximum age at end of term 85 years old Restriction: Maximum term restriction 370 months: Maximum age at end of term 85 years old Restriction: LTV restriction 65%: Plan Restriction: Maximum advance restriction £138,600.00: Equity Restriction: Minimum advance restriction £25,001.00: Plan Restriction: Maximum advance restriction £96,100.00: Plan Restriction: Maximum advance restriction £332,494.00: Income Restriction: Maximum repayment capacity £2,766.50	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 65%: Plan Restriction: Maximum advance restriction £139,100.00: Equity Restriction: Minimum advance restriction £7,500.00: Plan Restriction: Maximum advance restriction £96,600.00: Plan Restriction: Maximum advance restriction £316,523.00: Income Restriction: Maximum repayment capacity £2,662.50	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £116,600.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £496,600.00: Plan Restriction: Maximum advance restriction £400,265.00: Income Restriction: Maximum repayment capacity £3,349.80	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £116,600.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £496,600.00: Plan Restriction: Maximum advance restriction £393,807.00: Income Restriction: Maximum repayment capacity £3,349.80

	Product 8	Product 9	Product 10	Product 11
Lender	Nemo	Precise	Precise Fixed	Prestige
Product	S1 - To £200,000 & 55% LTV	Prime 60% LTV Up to 1 million & 500 Score	Prime 60% LTV Up to 500K & 500 Score	PF7 up to 55%
Loan Amount	£40,000.00	£40,000.00	£40,000.00	£40,000.00
Repayment	£379.02	£384.59	£385.81	£386.73
APR	8.1%	8.4%	8.5%	8.5%
Interest Rate	6.54 %	6.4 %	6.45 %	6.5 %
Gross Loan	£43,400.00	£44,430.00	£44,430.00	£44,395.00
Product Variation	Variable	Variable	Fixed	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,400.00	£3,400.00	£3,400.00	£3,400.00
Lender Fee	£0.00	£1,030.00	£1,030.00	£995.00
Total Cost	£68,223.60	£69,226.20	£68,905.08	£69,611.40
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Refer: Maximum cashout to client is £25,000 for self employed. Current advance £40000 Refer: Requires lender score Decline: Business loan Decline: Employed applicants	Decline: Minimum advance £500,001	Decline: Minimum advance £100,001	Decline: Business loan Decline: Minimum advance £100,000
Restrictions	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 55%: Plan Restriction: Maximum advance restriction £94,100.00: Equity Restriction: Minimum advance restriction £40,000.00: Plan Restriction: Maximum advance restriction £196,600.00: Plan Restriction: Maximum advance restriction £301,475.00: Income Restriction: Maximum repayment capacity £2,662.50	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £116,600.00: Equity Restriction: Minimum advance restriction £500,001.00: Plan Restriction: Maximum advance restriction £996,600.00: Plan Restriction: Maximum advance restriction £382,553.00: Income Restriction: Maximum repayment capacity £2,662.50	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £116,600.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £496,600.00: Plan Restriction: Maximum advance restriction £381,331.00: Income Restriction: Maximum repayment capacity £3,349.80	Restriction: Maximum term restriction 429 months: Maximum age at end of term 85 years old Restriction: Maximum term restriction 370 months: Maximum age at end of term 85 years old Restriction: LTV restriction 55%: Plan Restriction: Maximum advance restriction £93,105.00: Equity Restriction: Minimum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £2,495,605.00: Plan Restriction: Maximum advance restriction £313,189.00: Income Restriction: Maximum repayment capacity £3,349.80

	Product 12	Product 13	Product 14	Product 15
Lender	Nemo	Nemo	Prestige	Prestige
Product	E1 - To £200,000 & 70% LTV	E1 - To £100,000 & 70% LTV	PF1 UpTo 100K & 70%LTV	PF1 UpTo 25K & 70%LTV
Loan Amount	£40,000.00	£40,000.00	£40,000.00	£40,000.00
Repayment	£387.96	£387.96	£388.48	£388.48
APR	8.6%	8.6%	8.6%	8.6%
Interest Rate	6.912 %	6.912 %	6.75 %	6.75 %
Gross Loan	£43,400.00	£43,400.00	£43,900.00	£43,900.00
Product Variation	Variable	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,400.00	£3,400.00	£3,400.00	£3,400.00
Lender Fee	£0.00	£0.00	£500.00	£500.00
Total Cost	£69,832.80	£69,832.80	£69,926.40	£69,926.40
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Refer: Requires lender score Decline: Business loan Decline: Minimum advance £100,000	Refer: Requires lender score Decline: Business loan	Decline: Business loan	Decline: Business loan Decline: Maximum advance £22,390
Restrictions	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £161,600.00: Equity Restriction: Minimum advance restriction £100,000.00: Plan Restriction: Maximum advance restriction £196,600.00: Plan Restriction: Maximum advance restriction £294,447.00: Income Restriction: Maximum repayment capacity £2,662.50	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £161,600.00: Equity Restriction: Minimum advance restriction £7,500.00: Plan Restriction: Maximum advance restriction £96,600.00: Plan Restriction: Maximum advance restriction £294,447.00: Income Restriction: Maximum repayment capacity £2,662.50	Restriction: Maximum term restriction 429 months: Maximum age at end of term 85 years old Restriction: Maximum term restriction 370 months: Maximum age at end of term 85 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £161,100.00: Equity Restriction: Minimum advance restriction £25,001.00: Plan Restriction: Maximum advance restriction £96,100.00: Plan Restriction: Maximum advance restriction £308,731.00: Income Restriction: Maximum repayment capacity £2,766.50	Restriction: Maximum term restriction 429 months: Maximum age at end of term 85 years old Restriction: Maximum term restriction 370 months: Maximum age at end of term 85 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £161,100.00: Equity Restriction: Minimum advance restriction £10,000.00: Plan Restriction: Maximum advance restriction £22,390.00: Plan Restriction: Maximum advance restriction £308,731.00: Income Restriction: Maximum repayment capacity £2,766.50

	Product 16	Product 17	Product 18	Product 19
Lender	Precise	Precise	Precise	Precise Fixed
Product	Prime 60% LTV Up to 1 million & 400 Score	Prime 70% LTV Up to 500K & 500 Score	Prime 60% LTV Up to 500K & 350 Score	Prime 60% LTV Up to 500K & 400 Score
Loan Amount	£40,000.00	£40,000.00	£40,000.00	£40,000.00
Repayment	£390.71	£391.93	£391.93	£391.93
APR	8.7%	8.7%	8.7%	8.7%
Interest Rate	6.65 %	6.7 %	6.7 %	6.7 %
Gross Loan	£44,430.00	£44,430.00	£44,430.00	£44,430.00
Product Variation	Variable	Variable	Variable	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,400.00	£3,400.00	£3,400.00	£3,400.00
Lender Fee	£1,030.00	£1,030.00	£1,030.00	£1,030.00
Total charge	£70,327.80	£70,547.40	£70,547.40	£70,001.28
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Decline: Minimum advance £500,001	Decline: Minimum advance £100,001	Decline: Minimum advance £100,001	Decline: Minimum advance £100,001
Restrictions	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £116,600.00: Equity Restriction: Minimum advance restriction £500,001.00: Plan Restriction: Maximum advance restriction £996,600.00: Plan Restriction: Maximum advance restriction £376,500.00: Income Restriction: Maximum repayment capacity £3,349.80	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £161,600.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £496,600.00: Plan Restriction: Maximum advance restriction £375,306.00: Income Restriction: Maximum repayment capacity £3,349.80	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £116,600.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £496,600.00: Plan Restriction: Maximum advance restriction £375,306.00: Income Restriction: Maximum repayment capacity £3,349.80	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £116,600.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £496,600.00: Plan Restriction: Maximum advance restriction £375,306.00: Income Restriction: Maximum repayment capacity £3,349.80

	Product 20	Product 21	Product 22	Product 23
Lender	Shawbrook	Precise	Nemo	Prestige
Product	Platinum 1 up to 65%	Prime 70% LTV Up to 500K & 400 Score	E2 - To £99,999 & 75% LTV	PF2 UpTo 25K & 75%LTV
Loan Amount	£40,000.00	£40,000.00	£40,000.00	£40,000.00
Repayment	£396.87	£398.11	£406.48	£406.96
APR	9.0%	9.0%	9.4%	9.4%
Interest Rate	6.9 %	6.95 %	7.668 %	7.5 %
Gross Loan	£44,430.00	£44,430.00	£43,400.00	£43,900.00
Product Variation	Variable	Variable	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,400.00	£3,400.00	£3,400.00	£3,400.00
Lender Fee	£1,030.00	£1,030.00	£0.00	£500.00
Total charge	£71,436.60	£71,659.80	£73,166.40	£73,252.80
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Refer: Refer purpose of loan Decline: Minimum advance £100,001	Decline: Minimum advance £100,001	Refer: Requires lender score Decline: Business loan	Decline: Business loan Decline: Maximum advance £22,390
Restrictions	Restriction: Maximum term restriction 369 months: Maximum age at end of term 80 years old Restriction: Maximum term restriction 310 months: Maximum age at end of term 80 years old Restriction: LTV restriction 65%: Plan Restriction: Maximum advance restriction £138,070.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £150,000.00: Plan Restriction: Maximum advance restriction £293,640.00: Income Restriction: Maximum repayment capacity £2,662.50	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £161,600.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £496,600.00: Plan Restriction: Maximum advance restriction £369,417.00: Income Restriction: Maximum repayment capacity £3,349.80	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 75%: Plan Restriction: Maximum advance restriction £184,100.00: Equity Restriction: Minimum advance restriction £7,500.00: Plan Restriction: Maximum advance restriction £96,599.00: Plan Restriction: Maximum advance restriction £280,878.00: Income Restriction: Maximum repayment capacity £2,662.50	Restriction: Maximum term restriction 429 months: Maximum age at end of term 85 years old Restriction: Maximum term restriction 370 months: Maximum age at end of term 85 years old Restriction: LTV restriction 75%: Plan Restriction: Maximum advance restriction £183,600.00: Equity Restriction: Minimum advance restriction £10,000.00: Plan Restriction: Maximum advance restriction £22,390.00: Plan Restriction: Maximum advance restriction £294,532.00: Income Restriction: Maximum repayment capacity £2,766.50

	Product 24	Product 25	Product 26	Product 27
Lender	Prestige	Precise	Precise Fixed	Precise Fixed
Product	PF2 UpTo 100K & 75%LTV	Prime 70% LTV Up to 1 million & 500 Score	Prime 70% LTV Up to 500K & 500 Score	Prime 60% LTV Up to 500K & 350 Score
Loan Amount	£40,000.00	£40,000.00	£40,000.00	£40,000.00
Repayment	£406.96	£409.35	£410.61	£410.61
APR	9.4%	9.5%	9.6%	9.6%
Interest Rate	7.5 %	7.4 %	7.45 %	7.45 %
Gross Loan	£43,900.00	£44,430.00	£44,430.00	£44,430.00
Product Variation	Variable	Variable	Fixed	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,400.00	£3,400.00	£3,400.00	£3,400.00
Lender Fee	£500.00	£1,030.00	£1,030.00	£1,030.00
Total charge	£73,252.80	£73,683.00	£73,347.12	£73,347.12
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Decline	Decline	Decline	Decline
Underwriting Messages	Decline: Business loan	Decline: Minimum advance £500,001	Decline: Minimum advance £100,001	Decline: Minimum advance £100,001
Restrictions	Restriction: Maximum term restriction 429 months: Maximum age at end of term 85 years old Restriction: Maximum term restriction 370 months: Maximum age at end of term 85 years old Restriction: LTV restriction 75%: Plan Restriction: Maximum advance restriction £183,600.00: Equity Restriction: Minimum advance restriction £25,001.00: Plan Restriction: Maximum advance restriction £96,100.00: Plan Restriction: Maximum advance restriction £294,532.00: Income Restriction: Maximum repayment capacity £2,766.50	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £161,600.00: Equity Restriction: Minimum advance restriction £500,001.00: Plan Restriction: Maximum advance restriction £996,600.00: Plan Restriction: Maximum advance restriction £359,150.00: Income Restriction: Maximum repayment capacity £3,349.80	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 70%: Plan Restriction: Maximum advance restriction £161,600.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £496,600.00: Plan Restriction: Maximum advance restriction £358,035.00: Income Restriction: Maximum repayment capacity £3,349.80	Restriction: Maximum term restriction 249 months: Maximum age at end of term 70 years old Restriction: Maximum term restriction 190 months: Maximum age at end of term 70 years old Restriction: LTV restriction 60%: Plan Restriction: Maximum advance restriction £116,600.00: Equity Restriction: Minimum advance restriction £100,001.00: Plan Restriction: Maximum advance restriction £496,600.00: Plan Restriction: Maximum advance restriction £358,035.00: Income Restriction: Maximum repayment capacity £3,349.80