

From Promise Solutions

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

Figures are given for guidance only - 100% accuracy cannot be guaranteed. All redemption figures and early settlements are estimates and assume interest rates remain constant and all payments are made on time.

Customer(s) Name **Mr Winter-Test & Mrs Winter-Test**
 Case Ref/Enq ID **1951378 / LQ110579**
 Loan Packager **Promise Solutions Limited**

Loan Broker Name **Thomas Weston**
 Broker Company **Elite Financial Solutions**
 Authorisation No: **12356**

Loans Sorted in Order of **The loan broker has sourced a secured loan based on the following requirements. Lowest monthly repayment. (See loan sort value below).**

Reason for offering Secured Loan **The reason for not choosing the top product in the selected sorting method is: additional income sources were unacceptable to Precise**

You did not want to borrow more from your existing first mortgage lender as this would cause you to lose the current lending terms which you considered more beneficial.

(See continuation page)

Specific filters selected **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 and filters

	Chosen Loan	Comparison 1	Comparison 2
Estimated Loan sort value	£396.87	£361.85	£379.74
Lender	Shawbrook	Precise	Precise Fixed
Product	Platinum 1 up to 75%	Prime 60% LTV Up to 100K & 500 Score	Prime 60% LTV Up to 100K & 500 Score
Loan Amount	£40,000.00	£40,000.00	£40,000.00
Repayment	£396.87	£361.85	£379.74
APR	9.0%	7.3%	8.2%
Interest Rate	6.9 %	5.45 %	6.2 %
Gross Loan	£44,430.00	£44,430.00	£44,430.00
Product Variation	Variable	Variable	Fixed
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,400.00	£3,400.00	£3,400.00
Lender Fee	£1,030.00	£1,030.00	£1,030.00
Total Cost	£71,436.60	£65,133.00	£67,818.24
Estimated ¼ Redemption	£37,388.53 (45 months)	£36,621.59 (45 months)	£36,950.50 (45 months)
Estimated ½ Redemption	£27,970.00 (90 months)	£26,802.95 (90 months)	£27,043.47 (90 months)
Estimated ¾ Redemption	£15,779.12 (135 months)	£14,763.42 (135 months)	£14,895.57 (135 months)
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Refer to lender	Accepted in principle	Accepted in principle
Underwriting Messages	Refer: Refer purpose of loan		

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	Comparison 3	Comparison 4	Comparison 5
Estimated Loan sort value	£469.02	£469.53	£470.36
Lender	Central Trust	Biemain Business	Masthaven
Product	0-Status To 70K & 60%LTV	STRP:02 To £50k & 60% LTV	MSL Prime up to 60%
Loan Amount	£40,000.00	£40,000.00	£40,000.00
Repayment	£469.02	£469.53	£470.36
APR	12.2%	12.1%	12.3%
Interest Rate	9.9 %	9.45 %	9.75 %
Gross Loan	£43,895.00	£45,095.00	£44,400.00
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	£495.00	£1,695.00	£1,000.00
Total Cost	£84,423.60	£84,290.40	£84,664.80
Estimated ¼ Redemption	£38,388.66 (45 months)	Not Available	£39,080.71 (45 months)
Estimated ½ Redemption	£29,936.62 (90 months)	Not Available	£30,417.04 (90 months)
Estimated ¾ Redemption	£17,703.66 (135 months)	Not Available	£17,947.49 (135 months)
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Refer to lender	Accepted in principle	Refer to lender
Underwriting Messages	Refer: Refer to lender for business loan cannot be for start up business		Refer: Refer loan purpose to lender as business loan selected

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	Comparison 6	Comparison 7	Comparison 8
Estimated Loan sort value	£496.16	£618.31	£621.35
Lender	Central Trust Fixed	Step One	Spring Finance
Product	0-Status To 70K & 60%LTV	Emp-1 Up To 75% LTV & Up to 250K	Plan 2 UpTo 50K
Loan Amount	£40,000.00	£40,000.00	£40,000.00
Repayment	£496.16	£618.31	£621.35
APR	13.4%	18.5%	18.6%
Interest Rate	10.9 %	14.9 %	15 %
Gross Loan	£43,895.00	£44,395.00	£44,395.00
Product Variation	Fixed	Variable	Variable
Payment Method	Capital Repayment	Capital Repayment	Capital Repayment
Packager Fee	£3,400.00	£3,400.00	£3,400.00
Lender Fee	£495.00	£995.00	£995.00
Total Cost	£88,473.60	£111,295.80	£111,843.00
Estimated ¼ Redemption	£38,829.74 (45 months)	£41,040.88 (45 months)	Not Available
Estimated ½ Redemption	£30,669.57 (90 months)	£33,972.41 (90 months)	Not Available
Estimated ¾ Redemption	£18,411.68 (135 months)	£21,655.74 (135 months)	Not Available
Term	180 months (15 Years)	180 months (15 Years)	180 months (15 Years)
Status	Refer to lender	Accepted in principle	Accepted in principle
Underwriting Messages	Refer: Refer to lender for business loan cannot be for start up business		

Product Selection Reason
(continued)

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 Authorisation No:

Application Details Page 1

Personal Details	1st Named Applicant	2nd Named Applicant
Title	Mr	Mrs
Forename	William	Louise
Middle name		
Surname	Winter-Test	Winter-Test
Maiden name		
Marital status	Married	Married
Date of birth	01/02/1965	12/03/1960
Are you on Deeds and/or Mortgage	Yes	No
Others living in property over 18		
Home telephone number	01902 585008	
Work telephone number		
Mobile telephone number		
Email address		
Correspondence address	11 Cannock Road, Wolverhampton, WV10 6AD	
Date moved in to above address	01/01/2001	01/01/2001
Previous Address History (3 years address history needed)		
Previous address (up to 3 yrs history)		
Date moved in		
Date moved out		
Previous address (up to 3 yrs history)		
Date moved in		
Date moved out		

Employment & Income	1st Named Applicant	2nd Named Applicant
Employment status	Employed	Home Maker
Income	Gross £75,000.00 Net £5,833.00	Gross £0.00 Net £0.00
Occupation	Sales Manager	
Employer's full name	Argos	
Employer's address		
Start date	01/01/2005	
If S/E - Proof of income		
Accountants qualifications		
Time with accountant		
Additional Income type		
Amount per month		
Additional Income type		
Amount per month		

Application Details Page 2

Previous Employment details (3 years employment history needed)

Previous employment occupation		
Previous employment employer's full name		
Previous employment Start date - End date	To	To

Property Details

Security address	11 Cannock Road, Wolverhampton, WV10 6AD				
Property type	House	Freehold / Leasehold	Freehold	Term remaining	0
No. of flats in block	N/A	Purpose built flat	N/A	Self contained own entrance	N/A
Studio	N/A	No. of Storeys	N/A	Lift in block	N/A
Garage	No	No. of bedrooms	5	Date of construction	01/01/1939
Property construction	Standard		Construction type	Standard	
Name of construction	Other		Is property tenanted	No	
Purchase date	01/01/2001	Purchase price	£75,000.00	Purchase type	Private
Council valuation	£0.00	Original discount	£0.00	Discount period	
Property previously owned by Local Authority	No	Estimated property value	£450,000.00		
Property on the housing defects legislation list	No	Built in the last 10 yrs, NHBC certificate	No		

Charges on Property

Mortgage Account

Second Mortgage Account

Lender	Santander	
Current balance	£150,000.00	
Capital repayment or Interest only	£0.00	
Repayment per month	£150.00	
Date of most recent advance	16/01/2005	
Account number		
Missed mortgage payments in last 12 mths	No	
Balance of current mortgage arrears	£0.00	

Any other loans secured on the property

No

Total outstanding debt

£0.00

Bank Details

Name of bank		Time with bank	
Sort Code		Account No	

