



n a t i o n a l
c o u n t i e s
building society

Flexible Variable Base Rate Further Advance

Current rate 4.89%

Overall cost for comparison 5.1% APR

- Daily interest calculation on payments, with interest capitalised at the end of each month
- Regular or lump sum overpayments allowed without early repayment charge or restriction
- Reduced monthly payments, payment holidays or drawbacks allowed up to the amount of earlier overpayments
- Loans available for any purpose up to 75% of property value
- Minimum loan £2,000
- Repayment (capital and interest) and interest-only terms available
- Processing charge of £125 payable with application. Legal costs, minimum £100, will be payable in connection with the arrangement of the loan

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

**For a personalised illustration
telephone our Customer Centre on
01372 747771**

Important Note:

All products other than the Society's standard variable rate mortgage have limited funds available and may be withdrawn at any time.

Continued overleaf

These details should be read in conjunction with our Borrower's Guide, which provides important information regarding our mortgage services. We give potential applicants information on the mortgage products we have on offer, so that they may choose which one suits them best. We do not provide advice or personal recommendations relating to mortgage products.

Should you require clarification on any point, please contact our Customer Centre on 01372 747771.

PROCESSING CHARGE, COMPLETION FEE AND SOLICITORS COSTS

There is a single processing charge of £125 for arranging a further advance. The fee covers the cost of a revaluation if we require it and the fee must be paid at the time of application, either by cheque accompanying the application or by giving your credit/debit card details in the relevant section of the application form. In addition there will be legal costs, minimum £100, associated with the further advance together with the completion fee, if applicable, for your chosen product. These costs will be deducted from the loan at completion. We will be represented by our Legal Department and the actual charge, inclusive of disbursements, will be advised upon receipt of your application.

BUILDINGS INSURANCE

You will naturally want to make sure that your home is covered in the event of damage due to fire, storm, flood, etc. and, since the property is our security for the loan, we are similarly concerned. When you apply for a National Counties further advance you will be given the option of receiving a quotation for buildings insurance cover through a major insurance broker. The policy offered provides comprehensive cover at competitive premium rates, with a range of discounts and payment choices. Alternatively, should you wish to make your own insurance arrangements you can do so subject to certain minimum requirements regarding the extent of the risks included and the amount of cover. You will be required to provide evidence that adequate cover exists before completion of any loan.

MORTGAGE PROTECTION

A mortgage is one of the largest single financial transactions you will undertake. To provide peace of mind we recommend that you protect yourself and your dependants against the financial consequences that could arise if you were to:

- become unemployed, redundant, or unable to work through illness or accident,
- suffer a serious illness or die prematurely

This is particularly important as Borrowers taking out a further advance who qualify for Income Support may not receive any help with mortgage interest for the first 9 months.

FINANCIAL SERVICES

To ensure that you are fully aware of the options available for repayment of the mortgage you should seek specialist advice.

Security will be required for the loan

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FSA Register No: 206080 www.fsa.gov.uk/register