Criteria	*Paragon*	*Nemo*	*White Label*	*FNB*	*I-Group*	*LinkLoans*	*First European*	*Blemain*	*Prestige*
Loan Facility	£5K - £100K	£10K - £100K	£7.5K - £90K	£5K - £100K	£5K - £100K	£7.5K - £50K	£3K - £25K	£5K - £50K	£5K - £25K
Term in years	Max 25 years	Max 25 years	Max 30 years	Max 25 years	Max 30 years	30 years	25 years	Max 30 years	Max 25 years
Age	25 - 70	21(25 S/E) -70	21 – referred	18 – 70	18 – 85	21 – 80	18 – referred	21 – referred	21 – referred
Max LTV – employed	85%	85%	95%	80%	75%	80%	65%	75%	70%
Max LTV – S/employed	N/A	N/A	85%	75%	70%	75%	65%	70%	65%
Min time S/employed	N/A	N/A	2 years	1 year	1 year	1 year	1 year	1 year	1 year
Employed self cert available?	No	No	No	No	No	No	No	No	No
S/employed self cert?	N/A	N/A	N/A	£60K	£60K max to 70%	Yes Max 55% LTV	Up to £40K	Yes 65%	£30K max income
Buy to let	No	No	No	No	No	No	No	Yes	No
Interest only?	No	No	No	No	No	No	No	Yes	No
APR from	8.9%	8.5%	8.25%	8.90%	11.80%	14.4%	1.65% per month	On application	10.90% flat
Mortgage arrears / CCJ's & defaults	None adverse plan will allow up to 3 adverse units	1 adverse unit	Up to 2 adverse units – max £5K CCJ's	Up to 2 adverse units	Up to 4 adverse units	Up to 3 adverse units	Any	Up to 6 adverse units – max 6 CCJ's	Refer unlimited adverse (Not bankrupts)
Gross income DTI	40 – 50%	50%	40%	35 – 45%	30 – 45%	40 – 45%	45%	Up to 60%	Up to 45%
Credit score	Yes	Yes	No	Yes	No	No	No	No	No
Commission Claw back	100% 1 - 6	100% 1-6 or 1st 3 payments missed	100% 1-6	None	None	N/A	01 100% 0-1 50% 0-2 25%	100% 1-12	100% 0 – 4 50% 5 – 8 25% 9 - 12
Lender Fee	£495	Nil	£595	£595	£595	£595	£595	Max £995	2.5% of balance
Broker Fee	12.5% Max £4,000	10% max £3,500	12.5% max £5,000	10% max £3,000	10% max £3,000	12.5% Max £3,000	10% (APR max 29.9%)	10%	10%
Business areas	England Scotland Wales & Northern Ireland	England Wales & mainland Scotland	England Wales & Scotland	England Scotland Wales & Northern Ireland	England Scotland Wales & Northern Ireland	England; Scotland & Wales	England; Scotland & Wales	England Scotland & Wales	England & Wales