



YOUR PRODUCT GUIDE



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	Blemain	First European	Nemo	Prestige	iGroup	Norton	Tiuta	Semi - Exclusive	Link
Min Loan	£5000	£3000	£10000	£5000	£10000	£3000	£25001	£5000	£3000
Max Loan	£75000	£25000	£100000	£40000	£75000	£25000	£500000	£50000	£30000
Rates From	11.90%	19.80%	9.90%	11.90%	10.56%	11.90%	12.90%	11.03%	11.90%
Term	5-30y	5-25y	5-25y	5-25y	5-25yrs	1-20y	3y	3-25y	3-20y
Max LTV Employed	75.00%	65.00%	85.00%	60.00%	60.00%	70.00%	75.00%	80.00%	75.00%
Max LTV Self Employed	75.00%	65.00%	75.00%	55.00%	60.00%	60.00%	75.00%	75.00%	70.00%
Back Up Self Employed	Acc Cert	None	Acc Cert	None	Acc Cert	Bank Stat	Acc Cert	Acc Cert	Bank Stat
Max LTV Self Declaration	N/A	65.00%	N/A	55.00%	N/A	N/A	N/A	N/A	N/A
Max DTI	55.00%	45.00%	45.00%	45.00%	35.00%	50.00%	45.00%	45.00%	45.00%
Age	18-85y	18-100y	21-70y	18-85y	18-70y	18-100y	21-55y	18-80y	21-70y
Minimum Income	£12000	N/A	£15000	£12000	£20000	£10000	£25000	N/A	£15000
Benefits & Pensions	Most	Most	Some	Most	Most	Most	None	Some	Some
Maximum Arrears	Any	Any	0	Any	0	3 in 12	0	3	0
Minimum Valuation	£75000	£95000	£80000	£75000	£100000	N/A	N/A	£70000	£75000
Driveby Accepted	Yes	N/A	Yes	N/A	N/A	N/A	N/A	Yes	N/A
AVM Accepted	Yes	N/A	Yes	N/A	N/A	Yes	N/A	Yes	Yes
Ex-Council House	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Ex-Council Flat	Yes	N/A	N/A	Yes	Yes	Yes	No	Yes	No
Max Current Arrears	Any	Any	0	Any	0	3	No	2	0
BTL	Yes	N/A	N/A	N/A	N/A	Yes	Yes	N/A	N/A
Consent Declined	Yes	N/A	N/A	Yes	N/A	N/A	N/A	N/A	N/A
Unencumbered Property	No	N/A	N/A	N/A	N/A	Yes	Yes	N/A	No
Geography	E W S*	E W S*	E W S*	E W S*	E W S*	E W*	E*	E W S*	E W S*

Our product guide is designed to make your life easier.

At VLoans we do our utmost to keep this guide as current as possible, though the criteria of products may change from time to time to reflect the market.

If you require further information on any of these products please contact us:

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E W S * = England, Wales, Scotland