



masthaven

# Product Information Sheet

## First Charge Mortgage – Residential

### Loan Purpose

Our loans can be used for any legal purpose subject to underwriting.

### Property

The loan must be secured against residential owner-occupied property located in England, Wales or mainland Scotland.

### Valuation

A valuation for mortgage purposes may be required, subject to lending criteria. Your credit intermediary will be responsible for instructing the valuation and will advise you on whether you will need to pay for it. The report is for mortgage purposes only, and therefore cannot be relied upon for other purposes.

### Loan Terms

We offer loans on the following terms:

- **Term: 2 to 30 years**
- **Loan amount: £10,000 to £300,000**

### Rate Types

Our loans are offered on a fixed or variable rate basis.

#### Representative example

##### 2 year fixed regulated residential 1st charge

**Total loan amount: £32,595**

**Loan Term: 120 months**

**Fixed interest rate: 10.75% per annum**

**Total amount repayable: £57,390**

**APRC: 15.35%**

### Additional Costs

There may be costs not included in the above example which you may have to pay depending on events or services provided by us. These are detailed in our Tariff of Charges which is available on our website.

### Payment Options

You must make your payments by Direct Debit monthly for the duration of the loan term.

### Early Repayment

You can overpay or redeem your loan in full at any time. An Early Repayment Charge may be payable - you will be informed of any charges.

### Consequences of non-compliance

**As a last resort, your home may be repossessed if you do not keep up with the payments.**

 020 3910 8700  [mortgages@masthaven.co.uk](mailto:mortgages@masthaven.co.uk)  [masthaven.co.uk](https://www.masthaven.co.uk)

Masthaven Finance is a trading name of Masthaven Finance Group Ltd (14088677), Masthaven Finance Ltd (03709012), SF11 Ltd (07731478), SF13 Ltd (08273729), SF22 Ltd (14588596), SF24 Ltd (15589627), and Masthaven Finance M1 Ltd (14111987) all of which are registered in England and whose registered office is 3 Theobald Court, Theobald Street, Borehamwood WD6 4RN.  
Masthaven Finance Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference number 300606.

RFCM V1.0