



	Dream Money 1	Dream Money 2	Dream Money 3	Dream Money 4	Dream Money 5	Dream Money 6	Dream Money 7
<b>Minimum Loan</b>	£10,000.00	£5,000.00	£5,000.00	£10,000.00	£3,000.00	£3,000.00	£3,000.00
<b>Maximum Loan</b>	£100,000.00	£75,000.00	£40,000.00	£75,000.00	£75,000.00	£30,000	£25,000.00
<b>Rates From</b>	9.97%	11.75%	11.90%	10.56%	11.90%	12.50%	11.90%
<b>Term</b>	5 to 25 years	5 to 30 years	5 to 25	5 to 25	3 - to 20	3 to 25	1 to 20
<b>Max LTV Employed</b>	85%	75%	60%	60%	75%	75%	70%
<b>Max LTV Self Emp</b>	75%	75%	55%	60%	75%	60%	70%
<b>Mav LTV Self Cert</b>	N/A	N/A	55%	N/A	N/A	N/A	N/A
<b>Proof of Self Emp</b>	Accountants Certificate	Accountants Certificate	None Required	Accountants Certificate	Bank Statements	Accountants Certificate	Bank Statements
<b>Max Debt to Income Ratio</b>	45%	55%	45%	35%	45%	40%	50%
<b>Age</b>	21 - 75	18 to 85	18 to 85	18 to 70	21 to 70	25 to 75	18 to 100
<b>Minimum Income</b>	£15,000.00	£12,000.00	£12,000.00	£20,000.00	£15,000.00	£15,000.00	£10,000.00
<b>Benefits &amp; pensions accepted</b>	Some	Most	Most	Most	Most	Most	Most
<b>Maximum Arrears</b>	0	Any	Any	0	0	Any	3 in 12
<b>Maximum current arrears</b>	0	Any	Any	0	0	2	3
<b>Minimum Valuation</b>	£80,000.00	£75,000.00	£75,000.00	£100,000.00	£75,000.00	£75,000.00	N/A
<b>Max LTV on AVM'S</b>	60%	65%	N/A	N/A	60%	N/A	60%
<b>Ex Local Authority Accepted</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Ex Council Flat</b>	No	Yes	Yes	Yes	No	Yes	Yes
<b>Buy to Let</b>	No	Yes	No	No	No	No	Yes
<b>Unencumbered property</b>	No	Yes	No	No	No	No	Yes
<b>Geography</b>	Eng/Wal/Scot	Eng/Wal/Scot	Eng/Wal/Scot	Eng/Wal/Scot/Ire	Eng/Wal/Scot	Eng/Wal/Scot/Ire	Eng/Wal

