

Make the next years your best years



Rental income accepted



Earned income considered **up to the age of 80**



10% annual overpayment from day one



Lending from **age 50 to 95** (only one applicant needs to be over the age of 50 to be eligible)



Available **up to 85% LTV**



Lending across **England, Wales and Scotland**



*If you sell your property and repay your loan in full, you won't pay an Early Repayment Charge.

50+ Mortgage Product Summary

The 50+ Mortgage is a fixed term residential mortgage available from age 50 with a maximum term to age 95. This can be a repayment or an interest only mortgage. If interest only is chosen, a repayment vehicle is needed to repay the mortgage at the end of the term.

2 Year
Fixed Rate

5 Year
Fixed Rate

Interest Rate	Please visit hodgebank.co.uk/intermediaries for current rates	
Loan To Value (LTV)	Maximum of 75% for interest only Maximum of 85% for repayment	
Valuation Fees	Free up to £1m property	
Minimum Loan	£20,000	
Maximum Loan	£1.5m – 75% LTV £750k – 85% LTV	
Minimum Property Value	£100,000	
Maximum Property Value	£10 million	
Early Repayment Charges (ERCs)	Fixed Years 1–2 = 3%	Fixed Year 1 = 5% Year 2 = 4% Year 3 = 3% Year 4 = 2% Year 5 = 1%
<i>Early Repayment Charges apply within fixed rate period</i>		

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