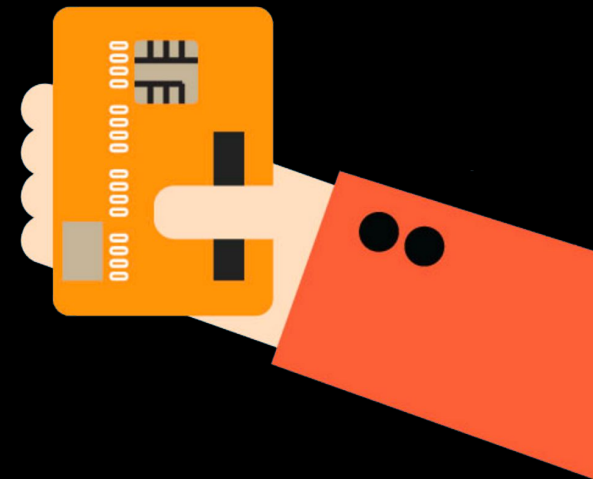


# IVA & BANKRUPTCY

12 months discharged bankruptcy  
Current IVA's cleared on completion

## Exclusive criteria points



	Clear	AAA	AA	A	BBB
	Max LTV 85%	Max LTV 80%	Max LTV 80%	Max LTV 75%	Max LTV 70%
Bankruptcy/DRO	6 Years	3 Years	2 Years	Over 1 Year	Not available
IVA	6 Years	3 Years	2 Years	Over 1 Year	Current