

See below the loan amount = €288,000 with a purchase price = €408,000. That means the loan to value or LTV % = 70.58%; in other words 71%.

But the system will not reflect the **Permanent TSB variable rate** that falls in this LTV bracket and has a minimum LTV of 71%. See screenshot 2 below with excel s/s example of the rate. **Can you please put a rule into the mortgage engine so that it rounds up and down appropriately?**

This would be a great development because in this scenario the broker couldn't get a variable quotation whereas they should be able to see it.



Mortgage Rates

Last Update

Enter the details for the quotation in the fields below

Loan amount €	288000	Purchase Price €	408000
Lender	Haven Mortgages Irish Nationwide KBC Homeloans Permanent TSB Ulster Bank	Loan Type	All Variable 1 Year Fixed 2 Year Fixed 3 Year Fixed
Term	29	Rate Type	Residential

Results

Provider	Loan Type	Max L.T.V.	A.P.R.	Rate	Cost '000	Monthly Cost	Last Rate Change
Permanent TSB	Fixed 1 Year (<=80% LTV)	80%	4.01%	3.49%	€4.57	€1,316	12/01/15
Permanent TSB	Fixed 2 Year (LTV>60% <=80%)	80%	4.01%	3.70%	€4.69	€1,351	12/01/15
Permanent TSB	Fixed 3 Year (LTV>60% <=80%)	80%	3.98%	3.70%	€4.69	€1,351	12/01/15
Permanent TSB	Fixed 4 Year (LTV>60% <=80%)	80%	4.03%	3.90%	€4.80	€1,382	12/01/15
Permanent TSB	Fixed 5 Year (LTV>60% <=80%)	80%	4.02%	3.90%	€4.80	€1,382	12/01/15

Personal Financial Requirements

APR	RATE	PRODUCT TYPE	Min LTV	MAX LTV	TYPE OF	INOTES	DATE	LOWERL	UPPERL	Ne
3.85	3.70	F02	0	60	M	<=60% LTV	12-Jan	0	9999999	Y
4.01	3.70	F02	61	80	M	LTV>60% <=80%	12-Jan	0	9999999	Y
4.24	4.00	F02	81	90	M	LTV>80% <=90%	12-Jan	0	9999999	Y
3.83	3.70	F03	0	60	M	<=60% LTV	12-Jan	0	9999999	Y
3.98	3.70	F03	61	80	M	LTV>60% <=80%	12-Jan	0	9999999	Y
4.22	4.00	F03	81	90	M	LTV>80% <=90%	12-Jan	0	9999999	Y
3.91	3.90	F04	0	60	M	<=60% LTV	12-Jan	0	9999999	Y
4.03	3.90	F04	61	80	M	LTV>60% <=80%	12-Jan	0	9999999	Y
4.32	4.30	F04	81	90	M	LTV>80% <=90%	12-Jan	0	9999999	Y
3.91	3.90	F05	0	60	M	<=60% LTV	12-Jan	0	9999999	Y
4.02	3.90	F05	61	80	M	LTV>60% <=80%	12-Jan	0	9999999	Y
4.36	4.35	F05	81	90	M	LTV>80% <=90%	12-Jan	0	9999999	Y
4.01	3.49	F01	0	80	M	<=80% LTV	12-Jan	0	9999999	Y
3.76	3.7	V	0	50	M	Managed Variable Rate <= 50% LTV	12-Jan	0	9999999	Y
3.87	3.80	V	51	60	M	Managed Variable Rate >50% LTV <= 60%	12-Jan	0	9999999	Y
3.97	3.90	V	61	70	M	Managed Variable Rate >60% LTV <= 70%	12-Jan	0	9999999	Y
4.07	4.00	V	71	80	M	Managed Variable Rate >70% LTV <= 80%	12-Jan	0	9999999	Y
4.26	4.20	V	81	90	M	Managed Variable Rate >80% LTV <= 90%	12-Jan	0	9999999	Y
4.91	4.80	V	0	50	I	<=50% LTV	12-Jan	0	9999999	Y
5.06	4.95	V	51	60	I	>50% LTV <= 60%	12-Jan	0	9999999	Y
5.17	5.05	V	61	75	I	>60% LTV <= 75%	12-Jan	0	9999999	Y