

## Is your mortgage costing you more than it should?

Whilst the mortgage market remains difficult, it is far from being all doom and gloom. In the last few weeks, we have seen:

- more lenders re-entering the 90% LTV market
- more lenders offering mortgages at 80% LTV for Buy to Let properties
- more lenders offering Buy to Let mortgages

Interest rates remain at an historic low and many people have elected to stay on the standard variable rate of their lender in the belief that you can't get lower rates in the current market. However with Abbey's standard rate at 4.24%, Barclays rate at 4.99% and NatWest's rate at 4.0% to name but a few, it is time to check that you are not paying more than you should for your mortgage.

This is a selection of some of the best residential mortgage deals currently available:



### **3.69% Tracker to 31/03/2014**

The overall cost for comparison is

**4.1% APR**

£999 Arrangement Fee

Free Valuation

No Legal Costs to Switch

Available to 85% of the value of your home

3% Early Repayment Charge to

31/03/2014



### **2.69% Tracker to 31/12/2013**

The overall cost for comparison is

**4.5% APR**

Offset Facility; £199 Booking Fee

£800 Arrangement Fee; No Valuation Fee;

No Legal Costs to Switch

Available to 65% of the value of your home

4% Early Repayment Charge to 31/12/2013



**PRINCIPALITY  
BUILDING SOCIETY**

**3.89% Fixed to 31/03/2017**

**The overall cost for  
comparison is 4.7% APR**

£999 Arrangement Fee

No Valuation Fee

£200 Legal Fees to move your  
mortgage

Available to 75% of the value of  
your home

5% Early Repayment Charge to  
31/03/2017



**Furness**  
BUILDING SOCIETY

**3.29% 3 Year Discount**

**The overall cost for  
comparison is 5.0%  
APR**

No Booking Fee

No Arrangement Fee

No Legal Costs to Switch

Available to 80% of the  
value of your home

3% Early Repayment

Charge for 2 years



**The  
Nottingham**  
Bringing your business closer to home

**3.59% Fixed to**

**01/02/2014**

**The overall cost for  
comparison is 5.9%**

**APR**

£199 Booking Fee

£800 Arrangement Fee

Free Valuation

No Legal Cost to Switch

Available to 85% of the  
value of your home

Early Repayment Charge

of 6 months interest until

01/02/2014

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON  
YOUR MORTGAGE.**

In most cases we receive commission from the lender so we don't need to charge you a fee. However, you may prefer to pay a fee for mortgage advice.

If so the amount charged would depend on your circumstances but would not exceed 0.2% of the mortgage balance, subject to a minimum fee of £295 and we will give you any commission we receive.

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**We Make Mortgages  
Easy**

"Steve is very easy to deal with. He is business-like, easy to approach and will always do as much as he can for you. He also brings a personal touch to the service with his excellent manner" M.C. August 2011