

For advice on the market leading mortgages  
contact your local consultant  
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The mortgage market's Best Buys from  
the UK's best mortgage advisor 2008  
**mortgageforce™**

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Fix your rate	Pay rate	Fixed until	Arrangement fee	Reverts to	Cost for Comparison	Available up to	Early Repayment Charges	Best buy features
	2.29%	30/04/10	£995, can be added	3.29% (Bank rate plus 2.29)	<b>3.1% APR</b>	60%	2% until 30/04/12	Available on loans between 200k and 500k. Free Valuation on Remortgages. Can overpay to 10% Choice of cash back or legal fee paid on remortgage.
	3.19%	31/03/11	2% of the loan, can be added	5.09%	<b>3.1% APR</b>	60%	3% until 30/04/11	Free Valuation on Remortgages. Can overpay to 10% Choice of cash back or legal fee paid on remortgage.
	6.29%	01/04/11	£995 can be added	4.79%	<b>6.1% APR</b>	<b>85%</b>	4% until 01/04/11	Portable, Unlimited overpayments. Free valuation and legals on remortgages.
	<b>Buy to Let</b> 3.49%	31/03/2010	3.5% can be added	3.99% (Bank rate + 2.99)	<b>3.8% APR</b>	70%	5% of the amount repaid until 31/03/10	<i>Rent must cover 125% of loan interest calculated at 4.99%. Available to purchase and remortgage. Can overpay to 10%. Portable.</i>

Track the Bank Rate	Pay Rate	Tracker margin	Until	Arrangement fee	Reverts to	Cost for Comparison	Available up to	Early Repayment Charges	Best buy features
	3.04%	Bank Rate + 2.04	For 2 Years	2% of the loan – can be added	5.09%	<b>5.0% APR</b>	60%	3% for 2 years	Can overpay down to £10 penalty free. Choice of cash back or free valuation on remortgage.
	3.24%	Bank Rate + 2.24	For 2 Years	2% of the loan – can be added	5.09%	<b>5.1% APR</b>	75%	3% for 2 years	Can overpay down to £10 penalty free. Choice of cash back or free valuation on remortgage.
	3.74%	Bank Rate + 2.74	For the life of the loan	£995 – can be added	n/a	<b>3.8% APR</b>	60%	1% until 30/04/12	Portable. Flexible. Can overpay up to 10% p.a. penalty free. Loans over £1m by negotiation. Free valuation and legals on remortgages.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER LOAN SECURED UPON IT.**

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