

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

Week commencing January 6th 2009

Fix your rate	Pay rate	Fixed until	Arrangement fee	Reverts to	Cost for Comparison	Available up to	Early Repayment Charges	Best buy features
	3.49%	31/03/11	2% can be added	5.34%	5.1% APR	60%	3% until 31/03/11	Free Valuation on Remortgages. Can overpay to 10% Choice of cash back or legal fee paid on remortgage.
	3.99%	31/01/10	£995 can be added	3.99% (Bank rate plus 1.99%)	4.0% APR	60%	1% until 31/01/12	Free Valuation and legals on remortgages. Can overpay to 10%. Drop Lock: can switch to a fixed rate at any time subject to arrangement fee.
	5.84%	02/04/12	£995 can be added	4.94%	4.9% APR	85%	3% until 02/04/12	Available to purchases and remortgages.
	Buy to Let 3.49%	31/03/2010	3.5% can be added	4.99%	4.8% APR	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
	3.49%	Bank Rate + 1.49	For 2 Years	2% of the loan	5.34%	5.2% APR	60%	3% for 2 years	Free Valuation on Remortgages. Can overpay to 10% Choice of cash back or legal fee paid on remortgage.
	3.99%	Bank Rate + 1.99	Life	£995 – can be added	n/a	3.9% APR	60%	1% until 31/01/12	Purchase and remortgage. Drop Lock: can switch to a fixed rate at any time subject to arrangement fee.
	4.09%	Bank Rate + 2.09	Until 30/04/11	£1,995	4.00%	4.0% APR	75%	3% in the first year then 2% until 30/04/11	Purchase & Remortgage. 'All Weather'-allowing to switch to a fixed rate product during deal without incurring ERCs For Loans Between 5k and 100k

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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