

# MONEYFACTS MORTGAGE SELECTION

	Telephone	Rate	Period	Max LTV	Fee	Incentive	Redemption
<b>Fixed Rate Mortgages with no extended redemption tie-in</b>							
Abbey	0800 100802	4.49%	to 2.3.11	75%	£495	No HLC	To 2.3.11
Cheltenham & Gloucester	0800 272131	5.69%	to 30.4.11	90%	£994	Flexible option. Remtgs free valn. Remtgs free legal fees (GB) or £400 rebate (Scot & NI). No HLC	To 30.4.11
Cheltenham & Gloucester	0800 272131	4.99%	to 30.4.12	75%	£594	Flexible option. Remtgs free valn. Remtgs free legal fees (GB) or £400 rebate (Scot & NI). No HLC	To 30.4.12
Bank of Ireland Mtgs	0800 109010	6.35%	to 31.12.11	95%	£799	House purchase only. Free valn. No HLC	To 31.12.11
Natwest Mtg Services	0800 587 6599	5.09%	to 31.1.14	75%	£999	Remtgs free valuation. Remtgs free legal fees. No HLC	To 31.1.14
Britannia BS	0800 013 2322	5.49%	for 10 years	80%	-	No HLC	1st 10 yrs
<b>Current Account &amp; Offset Mortgages</b>							
First Direct	0845 610 0100	5.99%	F for 2 years	80%	£598	Flexible option. Remtgs free legal fees or £400 rebate. No HLC	1st 2 yrs
First Direct	0845 610 0100	3.49%	for term	80%	£299	Flexible option. No HLC	None
Woolwich	0845 607 1111	4.49%	for term	70%	£995	Flexible option. Remtgs free valn. Remtgs free legal fees or £200 rebate. No HLC	None
Hinckley & Rugby BS	0800 774499	4.99%	for term	65%	£799	Flexible option. Remtgs free valn & free legal fees. No HLC	None
Yorkshire Bank	0800 202122	5.14%	for term	90%	£599	Flexible option. Remtgs free valn & free legal fees. No HLC	None
Natwest Mtg Services	0800 587 6599	4.95%	for term	75%	£1999	Flexible option. Remtgs free valn & free legal fees. No HLC	None
<b>Self-Certification Mortgages</b>							
Coventry BS	0845 766 5522	6.40%	F to 31.12.11	50%	£999	Free <b>ASU</b> for 3 mths. Free valn (max £650). Remtgs free legal fees or £200 rebate. No HLC	To 31.12.11
Bank of Ireland Mtgs	0800 109010	6.49%	F to 31.12.11	75%	1.5%	No HLC	To 31.12.11
Standard Life Bank	0845 845 8450	6.50%	F to 30.3.12	75%	£1499	Remtgs free valuation. Remtgs free legal fees or £250 rebate. No HLC	To 30.3.12
Bristol & West Mtgs	0845 300 8000	7.29%	F to 31.12.11	75%	1.5%	Free valuation. Remtgs free legal fees. Free <b>ASU</b> for 3 months. No HLC	To 31.12.11
Standard Life Bank	0845 845 8450	6.65%	F to 31.3.14	75%	£699	Remtgs free valuation. Remtgs free legal fees or £250 rebate. No HLC	To 31.3.14
Giraffe Money	0845 113 2288	7.99%	F to 31.3.14	75%	1%	No HLC	To 31.3.14
<b>Discounted Variable Rate Mortgages</b>							
Mansfield BS	01623 676345	4.79%	for 2 years	75%	£599	Refund valuation (max £400). No HLC	1st 2 yrs
Leeds BS	0845 045 4049	4.94%	for 2 years	80%	£999	Free <b>ASU</b> for 3 months. No HLC.	1st 2 yrs
Mansfield BS	01623 676345	4.79%	for 3 years	75%	£599	Refund valuation (max £400). No HLC	1st 3 yrs
Monmouthshire BS	0845 888 8000	4.90%	for 3 years	80%	£299	Free <b>ASU</b> for 6 months. No HLC	1st 3 yrs
Monmouthshire BS	0845 888 8000	4.94%	for 5 years	80%	£299	Free <b>ASU</b> for 6 months. No HLC	1st 5 yrs
Melton Mowbray BS	0845 634 3111	4.49%	for term	75%	£695	Offset option. No HLC	1st 2 yrs
<b>First Time Buyers (variable unless stated)</b>							
Leeds BS	0845 045 4049	5.54%	for 2 years	85%	£999	Free <b>ASU</b> for 3 months. No HLC	1st 2 yrs
The Co-operative Bank	0800 633 5286	4.54%	to 31.3.12	85%	£995	Flexible option. No HLC	To 31.3.12
Dunfermline BS	0845 601 2218	5.74%	for 3 years	90%	£699	No HLC	1st 3 yrs
Nottingham BS	0800 083 5775	5.84%	for 3 years	80%	£895	Free valuation. No HLC	1st 3 yrs
Monmouthshire BS	0845 888 8000	4.94%	for 5 years	80%	£299	Free <b>ASU</b> for 6 months. No HLC	1st 5 yrs
Norwich & Peterborough BS	0845 300 2522	5.25%	for term	85%	£599	Flexible option. Free valuation & £200 rebate. No HLC	1st 3 yrs
<b>Variable Rate Mortgages</b>							
First Direct	0845 610 0100	3.49%	for term	80%	£599	Flexible & offset option. No HLC	None
HSBC	0800 494999	3.64%	for term	60%	£799	Remtgs free valuation & free legal fees (Eng & Wales) or max £400 rebate (Scotland & NI). No HLC	None
Stafford Railway BS	0845 456 1001	3.99%	for term	75%	-	Flexible option. No HLC	None
Woolwich	0845 607 1111	4.29%	for term	70%	£995	Flexible option. Remtgs free valuation & remtgs free legal fees or £200 rebate. No HLC	To 31.1.12
Yorkshire Bank	0800 202122	5.14%	for term	90%	£999	Flexible & offset option. Remtgs free valn & free legal fees. No HLC	None
Britannia BS	0800 013 2322	5.30%	for term	90%	-	No HLC	None

**ASU** = Accident, sickness & unemployment insurance. **B+C** = Buildings & contents insurance. **U** = Unemployment insurance. **FTB** = First Time Buyers only. **HP** = House Purchase. **HLC** = High Lending Charge. **F** = Fixed rate **V** = Variable  
Lenders standard redemption conditions may also apply at any time.

Incentive of free or discounted legal fees may only be available through lenders nominated solicitor.

All rates and terms subject to change without notice and should be checked before finalising any arrangement. No liability can be accepted for any direct or consequential loss arising from the use of, or reliance upon, this information. Readers who are not financial professionals should seek expert advice.