

MONEYFACTS MORTGAGE SELECTION

Telephone	Rate	Period	Max	Fee LTV	Incentive	Redemption
Fixed Rate Mortgages with no extended redemption tie-in						
Leek United BS	01538 380047	3.59%	to 30.11.11	75%	£799 No HLC	To 30.11.11
HSBC	0800 494999	5.99%	to 30.11.11	90%	£599 House purchase only. No HLC	To 30.11.11
NatWest Mtg Services	0800 587 6599	4.39%	to 31.10.12	75%	£499 House purchase only. No HLC	To 31.10.12
Newcastle BS	0845 600 4326	4.99%	to 30.9.14	75%	£994 Free ASU for 3 months. No HLC	To 30.9.14
Leeds BS	0845 045 4049	5.75%	to 30.11.14	85%	£999 Lenders B + C required. No HLC	To 30.11.14
Chelsea BS	0800 169 0033	5.69%	to 31.8.19	75%	£995 Free valn. Remtgs free legal fees in GB. No HLC	To 31.8.19
Current Account & Offset Mortgages						
Yorkshire BS	0845 120 0822	6.59% F	to 30.9.11	85%	£995 Flexible option. Remtgs free valn & legal fees. No HLC	To 30.9.11
first direct	0845 610 0100	3.14%	for term	75%	£699 Flexible option. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC	None
The One account	0845 610 1060	3.75%	for term	75%	- Flexible option. No HLC	None
NatWest Mtg Services	0800 587 6599	3.75%	for term	75%	£799 Flexible option. Remtgs free valn & free legal fees. No HLC	None
Yorkshire Bank	0800 202122	3.99%	for term	80%	£999 Flexible option. Remtgs free valuation & free legal fees. No HLC	None
Britannia	0800 013 2322	4.19%	for term	75%	£599 Flexible option. No HLC	1st 1 yr
Remortgages						
HSBC	0800 494999	1.99% D	for 2 years	60%	£1199 Free legal fees (Eng & Wales) or max £400 rebate (Scot & NI). No HLC	1st 2 yrs
first direct	0845 610 0100	3.94% F	for 2 years	75%	£998 Flexible & offset option. Free legal fees (Eng & Wales) or £400 rebate (Scot & NI). No HLC	1st 2 yrs
The Co-operative Bank	0800 633 5286	3.24% D	to 30.9.12	75%	£995 Flexible option. Free valn & free legal fees. No HLC	To 30.9.12
Norwich & P'boro BS	0845 300 2522	4.75% D	for 4 years	80%	£495 Flexible option. Free valuation & £500 rebate. No HLC	1st 4 yrs
Mansfield BS	01623 676345	5.09% F	for 5 years	75%	£999 Refund valuation (max £400). Free legal fees or £250 rebate. No HLC	1st 5 yrs
first direct	0845 610 0100	3.49% V	for term	80%	£999 Free legal fees (England & Wales) or £400 rebate (Scot & NI). No HLC	None
Discounted Variable Rate Mortgages						
HSBC	0800 494999	1.99%	for 2 years	60%	£1199 Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC	1st 2 yrs
Market Harborough BS	01858 412250	2.99%	for 2 years	75%	£245 Flexible option. Refund ASU for 3 months & free B+C for 3 months. Refund valuation (max £550). Remortgages free legal fees. No HLC	No penalty
The Co-operative Bank	0800 633 5286	3.24%	to 30.9.12	75%	£995 Flexible option. Remtgs free legal fees & remtgs free valuation. No HLC	To 30.9.12
Mansfield BS	01623 676345	3.49%	for 3 years	75%	£599 Refund valuation (max £400). Remtgs free legal fees or remtgs £250 rebate. No HLC	1st 3 yrs
Holmesdale BS	01737 245716	3.54%	for 5 years	75%	£495 No HLC	1st 2 yrs
Market Harborough BS	01858 412250	3.99%	for term	75%	£95 Flexible option. Refund ASU for 3 months & free B+C for 3 months. Refund valuation (max £550). Remortgages free legal fees. No HLC	1st 2 yrs
First Time Buyers (variable unless stated)						
Furness BS	0800 220568	3.79%	for 2 years	80%	£499 Free ASU for 3 months. No HLC	1st 2 yrs
HSBC	0800 494999	3.89%	for 2 years	90%	£1199 No HLC	1st 2 yrs
Furness BS	0800 220568	4.94%	for 3 years	90%	£699 Free ASU for 3 months. No HLC	1st 3 yrs
Norwich & P'boro BS	0845 300 2522	4.75%	for 4 years	80%	£495 Flexible option. Free valuation & £500 rebate. No HLC	1st 4 yrs
Leek United BS	01538 380047	3.94%	for 5 years	85%	£495 Advances up to 75%, no HLC	1st 2 yrs
Loughborough BS	01509 610707	4.24%	for term	80%	£499 Refund valuation (max £200). No HLC	1st 3 yrs
Variable Rate Mortgages						
HSBC	0800 494999	2.95%	for term	75%	£699 Remtgs free legal fees (Eng & Wales) or remtgs max £400 towards legal fees (Scot & NI). No HLC	None
ING Direct (UK)	0845 603 8888	3.29%	for term	75%	£595 Flexible option. Remtgs free valuation & free legal fees. No HLC	None
first direct	0845 610 0100	3.49%	for term	80%	£999 Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC	None
The One account	0845 610 1060	3.75%	for term	75%	- Flexible & offset option. No HLC	None
Yorkshire Bank	0800 202122	3.99%	for term	80%	£999 Flexible & offset option. Remtgs free valn. Remtgs £200 rebate or free legal fees. No HLC	None
HSBC	0800 494999	4.59%	for term	90%	£999 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. **D** = Discounted rate. **V** = Variable rate. 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.