

MONEYFACTS MORTGAGE SELECTION

| Telephone | Rate | Period | Max | Fee LTV | Incentive | Redemption |
|--|---------------|--------|--------------|---------|-----------|--|
| Fixed Rate Mortgages with no extended redemption tie-in | | | | | | |
| Market Harborough BS | 01858 412250 | 2.89% | to 30.9.11 | 75% | £1594 | Flexible option. Refund ASU for 3 mths & free B+C for 3 months. Refund valuation (max £550). Remortgages free legal fees. No HLC |
| Clydesdale Bank | 0800 419000 | 5.99% | to 31.7.11 | 90% | £999 | Flexible option. Remortgages free valuation & free legal fees. Remortgages no fee. No HLC |
| Royal Bank of Scotland | 0800 917 3025 | 3.99% | to 30.6.12 | 75% | £499 | House purchase only. No HLC |
| HSBC | 0800 494999 | 4.39% | to 31.7.14 | 75% | £999 | Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC |
| NatWest Mtg Services | 0800 587 6599 | 5.49% | to 30.6.14 | 85% | £299 | Remtgs free valn & free legal fees. No HLC |
| Manchester BS | 0161 923 8040 | 5.89% | for 10 years | 85% | £995 | No HLC |

Current Account & Offset Mortgages

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|----------------------|---------------|-------|--------------|-----|-------|---|
| Leeds BS | 0845 045 4049 | 5.90% | F to 30.6.12 | 85% | £999 | Flexible option. Free ASU for 3 mths. No HLC |
| first direct | 0845 610 0100 | 2.89% | for term | 75% | £799 | Flexible option. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC |
| Marsden BS | 0800 801645 | 3.29% | for term | 75% | £1098 | Free valn & remtgs free legal fees. No HLC |
| The One account | 0845 610 0160 | 3.75% | for term | 75% | - | Flexible option. No HLC |
| NatWest Mtg Services | 0800 587 6599 | 3.75% | for term | 75% | £1499 | Flexible option. Remtgs free valn & free legal fees. No HLC |
| Yorkshire Bank | 0800 202122 | 3.99% | for term | 80% | £999 | Flexible option. Remtgs free valuation & £200 for legal fees. Remortgages no fee. No HLC |

Remortgages

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|-----------------------|---------------|-------|---------------|-----|-------|--|
| HSBC | 0800 494999 | 2.49% | D for 2 years | 60% | £249 | Free legal fees (Eng & Wales) or max £400 rebate (Scot & NI). No HLC |
| Market Harborough BS | 01858 412250 | 2.89% | F to 30.9.11 | 75% | £1594 | Flexible option. Refund ASU for 3 months & free B+C for 3 mths. Refund valuation (max £550). Free legal fees. No HLC |
| The Co-operative Bank | 0800 633 5286 | 2.39% | V to 30.9.12 | 75% | £995 | Free valuation & free legal fees. Flexible option |
| Norwich & P'boro BS | 0845 300 2522 | 4.75% | D for 4 years | 80% | £495 | Flexible option. Free valuation & £500 rebate. No HLC |
| HSBC | 0800 494999 | 4.39% | F to 31.7.14 | 75% | £999 | Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC |
| first direct | 0845 610 0100 | 2.89% | V for term | 75% | £799 | Flexible & offset option. Free legal fees (England & Wales) or £400 rebate (Scot & NI). No HLC |

Discounted Variable Rate Mortgages

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|-----------------------|---------------|-------|-------------|-----|------|--|
| HSBC | 0800 494999 | 2.49% | for 2 years | 60% | £249 | Remtgs free legal fees (Eng & Wales) or remtgs max £400 rebate (Scot & NI). No HLC |
| Market Harborough BS | 01858 412250 | 2.99% | for 2 years | 75% | £990 | Flexible option. Refund ASU for 3 months & free B+C for 3 months. Refund valuation (max £550). Remortgages free legal fees. No HLC |
| The Co-operative Bank | 0800 633 5286 | 3.24% | to 30.9.12 | 75% | £995 | Flexible option. Remtgs free legal fees & free valuation. No HLC |
| Coventry BS | 0845 766 5522 | 3.74% | to 30.6.12 | 75% | £999 | Free valuation (max £640). Remtgs free legal fees or £200 rebate. Free ASU for 3 months. No HLC |
| Monmouthshire BS | 0845 888 8000 | 4.19% | for 5 years | 75% | - | House purchase only. Free ASU for 6 months. No HLC |
| 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 |

First Time Buyers (variable unless stated)

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|---------------------|---------------|-------|-------------|-----|-------|---|
| Loughborough BS | 01509 610707 | 3.39% | for 2 years | 80% | £449 | Refund valuation (max £200). No HLC |
| Bath BS | 01225 475702 | 4.34% | for 3 years | 80% | 0.40% | No HLC |
| Nottingham BS | 0800 083 5775 | 5.34% | for 3 years | 80% | £895 | Free valuation (max £500). No HLC |
| Norwich & P'boro BS | 0845 300 2522 | 4.75% | for 4 years | 80% | £495 | Flexible option. Free valuation & £500 rebate. No HLC |
| Loughborough BS | 01509 610707 | 4.24% | for term | 80% | £499 | Refund valuation (max £200). No HLC |
| Dudley BS | 0800 328 5976 | 4.49% | for term | 80% | - | Flexible option. No HLC |

Variable Rate Mortgages

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|-----------------|---------------|-------|----------|-----|------|--|
| first direct | 0845 610 0100 | 2.89% | for term | 75% | £799 | Flexible & offset option. Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC |
| HSBC | 0800 494999 | 2.95% | for term | 75% | £799 | Remtgs free legal fees (Eng & Wales) or remtgs max £400 towards legal fees (Scot & NI). No HLC |
| ING Direct (UK) | 0845 603 8888 | 3.50% | for term | 75% | £695 | Flexible option. Remtgs free valn & free legal fees. No HLC |
| The One account | 0845 610 1060 | 3.75% | for term | 75% | - | Flexible & offset option. No HLC |
| Clydesdale Bank | 0800 419000 | 3.99% | for term | 80% | £999 | Flexible & offset option. Remtgs free valn & £200 towards legal fees. Remtgs no fee. No HLC |
| Britannia BS | 0800 013 2322 | 4.59% | for term | 85% | £549 | Flexible & offset option. No HLC |

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.