

# MONEYFACTS MORTGAGE SELECTION

Telephone	Rate	Period	Max	Fee LTV	Incentive	Redemption
<b>Fixed Rate Mortgages with no extended redemption tie-in</b>						
NatWest Mtg Services	0800 587 6599	3.69%	to 31.8.11	75%	£799	House purchase only. No HLC To 31.8.11
Yorkshire Bank	0800 202122	5.99%	to 31.10.11	90%	£999	Flexible option. Remtgs free valn & free legal fees. No HLC 1st 2 yrs
Royal Bank of Scotland	0800 917 3025	4.39%	to 31.8.12	75%	£499	House purchase only. No HLC To 31.8.12
The Co-operative Bank	0800 633 5286	4.99%	to 30.9.14	75%	£995	Flexible option. Remtgs free valn & remtgs free legal fees. No HLC To 30.9.14
HSBC	0800 494999	6.29%	to 30.9.14	90%	£599	No HLC To 30.9.14
Manchester BS	0161 923 8040	5.89%	for 10 years	85%	£995	No HLC 1st 10 yrs
<b>Current Account &amp; Offset Mortgages</b>						
Yorkshire BS	0845 120 0822	6.19% <b>F</b>	to 30.9.11	85%	£995	Flexible option. Remtgs free valn & legal fees. No HLC To 30.9.11
first direct	0845 610 0100	3.69%	for term	75%	£299	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
Yorkshire BS	0845 120 0822	4.99%	for term	75%	-	Flexible option. No HLC None
<b>Remortgages</b>						
HSBC	0800 494999	2.49% <b>D</b>	for 2 years	60%	£249	Free legal fees (Eng & Wales) or max £400 rebate (Scot & NI). No HLC 1st 2 yrs
Chelsea BS	0800 169 0033	3.75% <b>F</b>	to 31.8.11	75%	£995	Free valuation & free legal fees in GB. No HLC To 31.8.11
The Co-operative Bank	0800 633 5286	2.39% <b>V</b>	to 30.9.12	75%	£995	Free valuation & free legal fees. Flexible option No HLC To 30.9.12
Norwich & P'boro BS	0845 300 2522	4.75% <b>D</b>	for 4 years	80%	£495	Flexible option. Free valuation & £500 rebate. No HLC 1st 4 yrs
The Co-operative Bank	0800 633 5286	4.99% <b>F</b>	to 30.9.14	75%	£995	Flexible option. Free valuation & free legal fees. No HLC To 30.9.14
first direct	0845 610 0100	3.09% <b>V</b>	for term	80%	£999	Free legal fees (England & Wales) or £400 rebate (Scot & NI). No HLC None
<b>Discounted Variable Rate Mortgages</b>						
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 1st 2 yrs
Market Harborough BS	01858 412250	2.99%	for 2 years	75%	£345	Flexible option. Refund <b>ASU</b> for 3 months & free <b>B+C</b> 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 & free valuation. No HLC To 30.9.12
Marsden BS	0800 801645	3.39%	to 31.7.12	75%	£1098	Remtgs free valuation & free legal fees. No HLC No penalty
Monmouthshire BS	0845 888 8000	4.19%	for 5 years	75%	-	House purchase only. Free <b>ASU</b> for 6 months. No HLC 1st 5 yrs
Market Harborough BS	01858 412250	3.99%	for term	75%	£95	Flexible option. Refund <b>ASU</b> for 3 months & free <b>B+C</b> for 3 months. Refund valuation (max £550). Remortgages free legal fees. No HLC 1st 2 yrs
<b>First Time Buyers (variable unless stated)</b>						
Loughborough BS	01509 610707	3.39%	for 2 years	80%	£449	Refund valuation (max £200). No HLC 1st 2 yrs
Marsden BS	0800 801 645	3.79%	to 31.7.11	80%	£1098	Free valuation. No HLC To 31.7.11
Furness BS	0800 220568	4.94%	for 3 years	90%	£699	Free <b>ASU</b> 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	- 1st 2 yrs
Dudley BS	0800 328 5976	4.49%	for term	80%	-	Flexible option. No HLC None
<b>Variable Rate Mortgages</b>						
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 None
first direct	0845 610 0100	3.09%	for term	80%	£999	Remtgs free legal fees (Eng & Wales) or remtgs £400 rebate (Scot & NI). No HLC None
ING Direct (UK)	0845 603 8888	3.50%	for term	75%	£695	Remtgs free valuation & free legal fees. Flexible option. No HLC None
The One account	0845 610 1060	3.75%	for term	75%	-	Flexible & offset option. No HLC None
Clydesdale Bank	0800 419000	3.99%	for term	80%	£999	Flexible & offset option. Remtgs free valn. Remtgs £200 rebate or free legal fees. No HLC None
Britannia	0800 013 2322	4.59%	for term	90%	£599	Flexible & offset option. No HLC 1st yr

**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.