

The Mortgage Desk



at **HFS Milbourne**
financial

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HFS Milbourne Financial's "Mortgage Desk" is your one stop mortgage shop.

Fixed Rates from 2.89%

The overall cost comparison is 4.9%APR*

Tracker rates from 1.84%

The overall cost comparison is 4.7%APR*

90% LTV from 4.29%

The overall cost comparison is 4.7%APR*

Buy to Let from 2.99%

The overall cost comparison is 5.1%APR*

Equity Release from 6.4%

The overall cost comparison is 6.22%APR*

Commercial from 4%

The overall cost comparison is 6.0%APR*

News from the mortgage market

House prices fall slightly Halifax report house prices down 1.5% in February. Fall attributed to end of stamp duty relief and poor weather.

New competition in banking and mortgage market Metro bank granted full service banking licence by FSA and new lender Aldermore scheduled to launch mortgage products in next few months.

Election news having impact on mortgage market Prospect of hung parliament pushed swap rates up last week.

Clients on Standard Variable rate Skipton Building Society is increasing its standard variable rate (SVR) from 3.5% to 4.95% from this month, fear of other lenders following trend.

Stamp Duty Land Tax planning We are now working alongside several firms of solicitors with various schemes in place to help eliminate the stamp duty tax for clients

*The actual rate available will depend on your circumstances and early repayment charges may apply in some cases. To make sure you understand the risks involved, please ask for a personalised illustration.

Your initial discussion with us is obligation free - If you choose our recommendation, a fee may be charged. Typically a fee of between zero and 0.5% of the sum borrowed (plus VAT) may be payable on completion.

**Please contact Luke Ashton for further details on
01483 468 878 or email us on: mortgages@hfsmilbourne.co.uk**

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Commercial loans and some forms of Buy to let mortgages are not regulated by the Financial Services Authority
Your Home may be repossessed if you do not keep up repayments on your mortgage