






Top 5 Best Buy Mortgages

Information correct as of 24th October 2017

The following information is supplied by Premier Financial Group Ltd

please note rates change daily, so for up to date information visit our website at

<http://www.premierfinancialgroup.co.uk/view-best-buy-table.html>

	Type	Rate	Duration	APR
	First Time Buyer	1.86% fixed	2 years	4.43%
<p><i>Why: No upfront costs.</i> This product incurs a fee of £995 that can be added to the loan. This mortgage comes with a free valuation and is available up to 90% loan to value. This is a flexible mortgage that allows underpayments as well as overpayments to up to 10%. The product is available under the Help to Buy Scheme.</p>				
	Home Mover	1.34% fixed	2 years	4.10%
<p><i>Why: Mainstream lender.</i> Proposition is for the home owners, who are looking to move their current residential property. This lender charges a £999 arrangement fee which can be added to the loan. The product comes with free valuation and £250 cash back. It is available up to 80% of the property price.</p>				
	Remortgage	1.99% fixed	2 years	4.04%
<p><i>Why: This product allows a debt consolidation up to 90% loan to value.</i> This lender charges a £995 arrangement fee which can be added to the loan. A product comes with free valuation and free conveyancing. You can make overpayments of up to 10% of the current balance each year. Mortgage is portable.</p>				
	New Build	1.39% fixed	2 years	4.06%
<p><i>Why: High Street lender. Government Help To Buy- shared equity scheme.</i> This product gives you piece of mind knowing that payments will be fixed for the first 2 years of the mortgage term. This product has a fee of £999. A free valuation and £250 cash back are offered with this product. Available only for the new build properties and first time buyers.</p>				
	Buy To Let	1.74% tracker	2 years	4.85%
<p><i>Why: Favourable rental income calculations.</i> This product has a fee of £2250. The mortgage is not available for limited companies as clients. First time buyers considered when accompanied by an existing property owner. Buy to let Guarantors not considered. Maximum 75% loan to value. Mortgage is portable.</p>				

This is just a small selection of mortgages available. For a more detailed search please contact us.

Your home may be repossessed if you do not keep up repayments on your mortgage

Our typical Broker fee for advising, arranging and overseeing your mortgage through to completion is £349

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