

# 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 2.59%**

The overall cost comparison is 4.7%APR\*

**Tracker rates from 1.84%**

The overall cost comparison is 4.7%APR\*

**90% LTV from 4.49%**

The overall cost comparison is 4.8%APR\*

**Buy to Let from 3.19%**

The overall cost comparison is 5.3%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 sales up in June** The number of houses sold rose by 20% in June to 63,500, according to the LSL/Acad House Price Index.

**JC Flowers looking to gain position in UK banking sector** Kent Reliance Building Society is set to announce a £50m investment by US private equity firm JC Flowers for a 49% stake in the mutual.

**FSA has released its consultation paper on responsible lending** Which puts an end to self-cert and fast-track mortgages by requiring lenders to verify borrowers' income in all cases.

**Time to review your mortgage?** Around 74pc of people with a mortgage admit they do not know how a 1 percentage point rise in the base rate would affect their monthly outgoings, according to the newly formed Consumer Financial Education Body.

\*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](mailto:mortgages@hfsmilbourne.co.uk)**

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