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Purpose of mortgage
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Joint application Yes No

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Our best buys supply the Daily & Sunday Times, Telegraph, Independent, Express, Mirror, Sun, What Mortgage & Your Mortgage

Remortgage Base Rate Trackers Fixed 10% Deposit 1st Time Buyers Offset Buy to Let

Mortgages suitable for those remortgaging, sourced based on lowest payrate. Where a provider's logo is displayed products may be applied for directly.

Lender	Initial Rate	Until	Fees	Overall Cost for Comparison	Max Loan To Value	Proceed
	1.99%	2 Years	£999	3.8% AFR	70%	Proceed
Our opinion: DISCOUNT - HSBC have released this best buy discount product. The rate is excellent at only 1.99% and you will need a 30% deposit. The fee is £999 and an Early Repayment Charge applies for the first 2 years.						
	2.55%	August 2012	£0	3.5% AFR	70%	Proceed
Our opinion: DISCOUNT - ING Direct are offering this discount rate of 2.55% until 31/08/2012. Reverts to the Standard Variable Rate of 3.5%. There will be an Early Repayment Charge of 1% until 31/08/2012.						
	2.29%	Term	£99	2.3% AFR	65%	Proceed
Our opinion: TRACKER - A termtracker with a rate of only 2.29%. The arrangement fee is £99 and a 35% deposit is required. There is no Early Repayment Charge payable on this product.						
	2.39%	July 2012	£995	4.7% AFR	75%	Proceed
Our opinion: TRACKER - Yorkshire building society have a 2-year tracker with a rate of 2.39%. A deposit of only 25% is needed and it comes with a fee of £995. An early repayment charge applies until 31/07/2012.						
	2.44%	2 Years	£945	3.5% AFR	60%	Proceed
Our opinion: TRACKER - ING Direct are offering this 2-year tracker rate of 2.44%. Tracks at 1.94% above the Bank of England base rate. Reverts to the Standard Variable Rate of 3.5%. Product Fee of £945 (includes upfront £195 non-refundable booking fee) There will be an Early Repayment Charge of 2% of the loan for the first 24 months.						
	2.69%	October 2012	£1499	3.9% AFR	60%	Proceed
Our opinion: FIXED - Great rate if you are looking to fix your mortgage for two years. However, you'll need a deposit of 40% or more to qualify. There is a £1,499 booking fee and an early repayment charge applies during the fixed. The maximum loan size is £250,000.						
	2.79%	July 2012	£1495	4.8% AFR	75%	Proceed
Our opinion: FIXED - An excellent rate of only 2.79% for 2 years from the Yorkshire building society, the fee is £1,495 and only a 25% deposit is needed. An early repayment charge applies until 31/07/2012.						
	2.85%	August 2012	£1995	4.2% AFR	60%	Proceed
Our opinion: FIXED - Santander are offering a 2 year rate of 2.85%. The deposit is 40% although you will need to pay a fee of £1,995. An early repayment charge applies until 02/08/2012.						
	2.89%	July 2012	£1200	4.8% AFR	70%	Proceed

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Mortgages Guide

A mortgage is a sum of money borrowed from a bank, building society or other lenders in order to buy a property. The mortgage is then repaid over time, together with added interest. There are many different types of home loans - including fixed, discounted and even offset mortgages - which is why an apparently cheap mortgage deal may not always be best for your needs. Take a look at our guide to [finding a cheap mortgage deal](#)

Why use us for your Mortgage requirements?

Whether you are a first-time buyer looking for a new mortgage or aiming to switch home loans at the end of a deal with an existing lender, you want to find the best option to meet your needs.

That's not always as easy as it seems: The financial crisis has had a massive impact on the mortgage market: there are fewer loans available and lenders are more cautious about the amount they'll lend and who they'll offer mortgages to.

For example, a new homebuyer may want the security of a fixed rate mortgage and an existing borrower may just want a cheap remortgage deal - and those with bad credit will simply be looking for a specialised lender willing to give them a chance.

All borrowers, regardless of personal status, want to be able to compare the best mortgages on the market and find out what might suit them. Which is where our mortgage comparison service can help. It covers the entire market - be it trackers, fee-free, flexible or self-certified loans - and, effectively acting as a mortgage calculator, can tell you within seconds what products might suit you best.

To find the right deal, all you do is answer some simple questions. Our search tool will narrow down the field on your behalf, tell you what loans are available, how long the deals last for and their true cost.

The service even tells you the monthly payments and how much interest you might pay, allowing you to decide if it is affordable or not. You can then apply, either online or by phone.

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