



Mortgage-Desk

for people moving on in life...™



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Call 0845 458 8001 Date 2/6/2009

ATTENTION LANDLORDS – BANK BASE RATE 0.50% - LIBOR 1.25%

Initial rate	Max LTV	Term	Reversion rate	Rental calculation	Arrangement fee	Early redemption penalties	Overall Cost for comparison	Notes
3.49% 1-year fixed	70%	31/7/2010	SVR currently 4.69%	125% @ a rate of 4.49%	3.50%	5% until 31/7/2010	5.10%	
3.75% 2-Year Tracker	60%	24 Months	BBR + 3.00%	125% @ pay rate	3.00%	3% in year 1&2	3.90%	Purchase only
3.75% 2-Year Tracker	70%	31/7/2011	SVR currently 4.69%	125% @ a rate of 4.49%	3.50%	3% until 31/7/2011	5.00%	
4.15% 2-Year Tracker	75%	24 Months	BBR + 3.00%	125% @ pay rate	3.00%	3% in years 1&2	3.90%	Purchase only
4.60% 10-Year 0.25% discounted variable	50%	48 Months	SVR 4.60%	125% @ pay rate	1.00%	4% in year 1,2,3 & 4	4.80%	£100 Booking fee. 3% rate floor
4.74% 2-year fixed	60%	31/7/2011	SVR currently 4.69%	125% @ a rate of 4.49%	2.50%	5% until 31/7/2010	5.10%	
4.95% 2-Year Tracker	75%	24 Months	BBR + 3.00%	125% @ pay rate	2.50%	3% in years 1&2	4.20%	Refund of Valuation fee – purchase only
4.99% 3-Year Tracker	75%	30/8/2012	Variable rate – currently 2.50%	100% @ notional rate of 8% 75% ltv or 7.5% 60% ltv	2.50%	3% in year 1, 2% years 2 & 3	3.30%	£99 booking fee. Free Valuation & free Legals for remortgages
5.40% 2-Year Fixed	75%	1/7/2011	BBR + 3.00%	125% @ pay rate	3.00%	3% until 1/7/2011	4.10%	Purchase only
5.50% 3-Year Fixed	75%	1/7/2012	BBR + 3.00%	125% @ pay rate	3.00%	3% until 1/7/2012	4.20%	Purchase only
5.59% 3-Year Fixed	75%	31/10/2012	SVR currently 2.50%	100% @ notional rate of 8% 75% ltv or 7.5% 60% ltv	2.50%	3% in year 1 & 2, 2% years 3	3.40%	£99 booking fee. Free Valuation & free Legals for remortgages
5.70% 2-Year Fixed	75%	1/7/2011	BBR + 3.00%	125% @ pay rate	2.50%	3% until 1/7/2011	4.30%	Refund of Valuation fee – purchase only

Buy to let insurance £1.00 per £1000 cover or less...
Call us on 0845 458 1277 for a FREE quote or email bronny@insurance-desk.com
Does your landlords insurance cover DSS tenants at NO extra cost?
Does your landlords cover have malicious damage cover for FREE?

Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it. For interest only loans, you must ensure you have adequate investments, investment schemes or other means in place to repay the capital in full immediately at the end of the mortgage term. Whilst most lenders do not insist on protecting the mortgage in the event of death it is strongly recommended by Mortgage-Desk and the lender.