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| Breaking News! Lowest Ever Mortgage Rates |

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| *"Financial advice given simply by Professionals"* |
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| **BREAKING NEWS.  LOWEST EVER MORTGAGE RATES AT LESS THAN 1%.**A rate war has just broken out between High Street Lenders and this could benefit everyone, now and long into the future. Mortgage lenders are dropping their mortgage rates in order to attract more business.  A major lender has already put its marker down with some absolutely stunning fixed rates.**2 year fixed rate at less than 1%****5 year fixed rate at a hairs breadth over 1%****10 year fixed rate at 1.99%****You do the maths! Please see the table below.****SWITCHING YOUR CURRENT MORTGAGE**.  From our experience most people with mortgages are currently paying on average 2% to 3%. If you are paying around these rates then now is definitely the right time to consider switching mortgages to these lower fixed rates.  All of a sudden these new rates are less than half of those of yesteryear.  You could save some serious money per month and you can lock-in to these good rates for the next 2 or 5 or even 10 years.  Even if you have a redemption penalty to get out of your current mortgage, it could be worth it to pay-off the penalty or better still, stick the penalty onto your new low rate package.  It could still be a win-win situation for you. **FIRST TIME BUYERS.**  Here is a wonderful chance to purchase your new home and lock in your mortgage to a very low rate for the next 5 or even 10 years.  Don’t be put off with the high deposit requirement.  Maybe your family could help you out with the deposit.   Mums and Dads could switch their own mortgage onto these low rates or re-mortgage their property onto a lower rate and draw out the extra capital to give you the higher deposit, so that you could also benefit from these very low rates.  Everyone’s a winner! **HOUSE MOVERS.**  With the end of total lock-down in sight, and with these lower interest rates being offered, people will be on the move.  You may be surprised at how much your own property has increased in value over the past couple of years.  Add to this that you have been steadily paying off your mortgage, the result would be that the Loan to Value on your current home could be quite low.  This could be a good opportunity to look at moving yourself and locking in a new mortgage with an extremely low rate of just over 1%. As Independent Mortgage Advisers we are constantly reviewing the whole mortgage market to give you the most suitable mortgage packages at the lowest interest rates.  If you want to put your mortgage financing onto a sound footing for the next 5 to 10 years at the lowest rates ever offered, then give us a call on Freephone  0800 193 1066.Keep safe.  It’s still out there. Ray Jenkins  |
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