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| |  |  |  | | --- | --- | --- | | |  |  | | --- | --- | | |  | | --- | | **Consider this - before you jump**  Mortgage interest rates are moving fast - upwards.   Our research shows short term rates are going up faster.  Compare in our table below the best 2 year fixed rate at 3.89% with the 5 year fixed rate at 3.94%, there is only 0.05% between them and the APR at 4.74% is the same on both.  This indicates that short term rates are approaching the same value as long term rates.  This seems to suggest lenders are calculating interest rates will fall back sooner than later.  For those currently with low interest rate packages coming to an end soon, will have to think very carefully.  Those coming off a 1% or 2% package and paying say £1000 a month in mortgage repayments,  are now faced with rates at best 4% and may be higher in the near future.  A frightening prospect and requiring careful consideration on their next mortgages.   **Research carefully before selecting a new or next mortgage package.**  When interest rates were low, it was sensible to grab the longest term with the lowest rate.  Now that rates are going higher and anticipated to come down, its best to keep your options open and flexible with short term rates.  Selecting a long term fixed rate now could leave you locked-in for a long time on a high rate especially when general interest rates come down.   **When rates are high go next for short term, and wait for rates to go lower**.  So, here is the big conundrum.  Which is the best short term package:  short term fixed;  short term discount or short term tracke?   **My best advice is seek professional advice from our mortgage adviser.  Mortgage lenders are constantly jockeying for position in the market and we have the most powerful on-line mortgage research systems to help you choose the best lender and package for your personal situation.  Give us a call, we are here to help.**    Take care, stay safe.  Ray | | | | |  |  | | --- | --- | | |  | | --- | |  | | | | |  |  | | --- | --- | | |  | | --- | |  | | | |

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