

MORTGAGES

Fixed rate coming to an end?
The CGA provides tailored solutions

The CGA Independent Mortgage Service provides objective advice and tailored solutions for both members and non-members. With access to thousands of mortgage products from a panel of over 180 separate lenders, the CGA is ideally placed to monitor the ever-changing marketplace and source the most appropriate products for its clients.

This is a summary of interest rates currently available on the market, and these figures are correct at the time of going to press. The products highlighted here have other criteria that will require evaluation before deciding whether the product is right for the individual. Mortgage secured on property. Applicants must be 18 or over and all loans are subject to status, type and value of property. The figures and rates assume a male aged 37, and female aged 35, earning £150,000 and £50,000 p.a. respectively, borrowing £500,000 over 25 years on a repayment basis, with a deposit/equity of £500,000. A broker fee of up to 0.4% of the loan will be charged, minimum £300.

This table is for information purposes only and is not to be viewed as a recommendation. Your home may be repossessed if you do not keep up repayments on your mortgage

TYPE OF MORTGAGE	INITIAL RATE	UNTIL	SUBSEQUENT RATE/RATES INCREASING TO	THE OVERALL COST FOR COMPARISON IS	EARLY REPAYMENT CHARGES	OTHER MAIN FEATURES
2 YEAR FIXED	3.59%	Fixed until 31/08/11	Variable Rate for remainder of term currently 4.59%	4.60% APR	£195 +4% until 31/08/11	£1499 Arrangement Fee Free Valuation (if remortgage) Free Legals (if remortgage) Available up to 60%
LIFETIME TRACKER	2.94%	Tracker rate of 2.44% above Bank base rate for term	n/a	3.00% APR	£275 +1% of balance until 31/07/12	£999 Arrangement Fee Free Valuation (if remortgage) Free Legals (if remortgage) Available up to 60%
5 YEAR FIXED	4.69%	Fixed until 31/08/14	Variable Rate for remainder of term currently 4.59%	4.70% APR	£195 +5% of balance in year 1 reducing to 2% on year 5	£1499 Arrangement Fee Free Valuation (if remortgage) Free Legals (if remortgage) Available up to 60%
OFFSET LIFETIME TRACKER	2.99%	Tracker rate of 2.49% above Bank base rate for term	n/a	3.10% APR	£275 +1% of original balance until 31/07/12	£1499 Arrangement Fee Free Valuation (if remortgage) Free Legals (if remortgage) Available up to 60%
BUY-TO-LET 3 YEAR FIXED	5.25%	Fixed until 30/09/12	Variable Rate for remainder of term currently 4.74%	5.00% APR	£125 +4% of balance until 30/09/12	£1999 Arrangement Fee Free Valuation (if remortgage) Free Legals (if remortgage) Available up to 60%

Rates correct at 19/06/09 Source Mortgage Brain Limited

There may be lower rates available but these may have substantial fees or unfavourable tie-ins.

Lifetime Mortgages - All SHIP registered. (Equity Release)

This is a lifetime mortgage. To understand the features and risk, ask for a personalised illustration

Bridging Finance - At levels well below High Street rates

Special Large Loan Department - £1 million plus

FREEPHONE 0800 028 1001

Calls are not out-sourced. Normal office hours apply.

www.thecga.co.uk

CGA Independent Mortgage Service, Chalke House,
Station Road, Codford, Warminster, BA12 0JX

Email: mortgages@thecga.co.uk