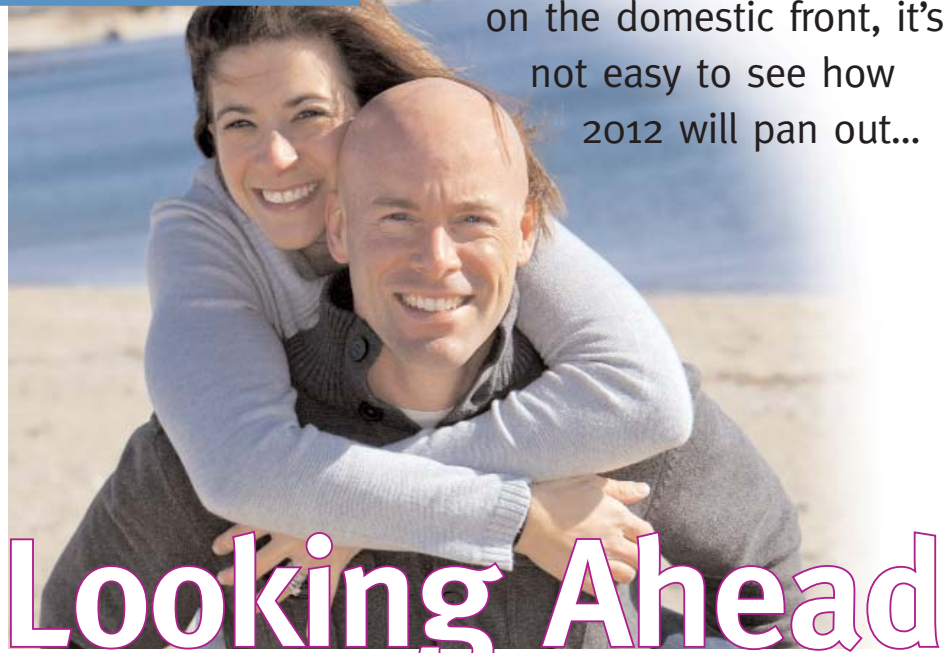


the mortgage & protection news

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With lots of external influences, quite apart from what may occur on the domestic front, it's not easy to see how 2012 will pan out...



» There are various views on how the Eurozone crisis will impact upon the UK and how it will affect the environment for mortgage lending.

What is known, is that we currently have on offer some of the lowest average Fixed and Variable Tracker rate mortgage deals since records began. Which could be great news for those that want to remortgage. Alternatively, with the Bank of England Base Rate sitting at 0.5%, it could be equally good for those who remain on a Variable Tracker product that's linked to it.

(Source: Moneyfacts Jan 2012 & Bank of England, Dec 2011)

Interest rate rises without a Base Rate rise?

A good number of existing deals will come to an end in 2012, with borrowers then reverting to their Lender's Standard Variable Rate (SVR). Overall, it's possible that at least 3.5m borrowers may now be sitting on an SVR!

And some may have already fallen victim to Lenders raising their SVRs, despite the Base Rate remaining stable, with a number of SVRs now well north of 4%.

(Source: Moneyfacts, January 2012)

Planning ahead

That's why it makes sense to consider this scenario. If your interest rate rose markedly

within the next two or five years, would your monthly finances be able to cope if you struggle massively?

It may be fine now, but much can happen over, say, the next five years. Think back to how different it was in 2007.

At the outset of the year Gordon Brown was still hoping one day to become Prime Minister and no-one had an iPhone. Facebook had only just been offered to the wider public, whilst the long-established Woolworths was on every High Street. Finally, land prices were still rising.

be mindful of what you and your client may be over this period

You may be tempted by the current crop of deals on offer. Although there's no guarantee that they'll be around into the longer-term.

Particularly as there has been some upward movement in the money markets which may result in more expensive deals, as the LIBOR and SWAP rates are a better determinant on the SWAP relates to the rate

Copy will be updated throughout the issue cycle

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■ Your home on your mortgage

We'll fight your corner

You're unlikely to attempt to build an extension, rewire your home or sell your house using solely your own efforts. You'd get in a professional, who will hopefully deliver peace of mind and get the job done...

» As we set out on page 1 - there is so much uncertainty out there, it may be beneficial to have the guidance of a helping hand, irrespective of how financially aware you may be.

Take your **protection needs**, for example, there are a whole multitude of product types (and on-going innovations) to meet a host of differing needs. And that's before considering what may already be on offer from your existing employer or the State - as there's no sense in being over-insured.

Take basic Life Cover Term Assurance - did you know the costs have largely risen across the board in recent years? There are upcoming changes to the removal of different rates from December 2012. The current pricing across the board is also rising.

Why not consider a policy that will pay for you a...

Mortgage issues

Again, like Protection, it might make sense to reassess your mortgage needs too. Even if the upshot is to do nothing for now.

According to research by Barclays, a surprising 58% of homeowners say they have not remortgaged outside of moving...

make your life easier. We can take away a lot of the legwork, hold your hand through the process, liaise with the various parties involved and be readily available.

Hopefully, we can also add further value to the process. Such as considering placing any life cover policies in trust, which may assist a speedier payout to beneficiaries and might also help minimise any future tax liabilities.

...touch to discuss your needs. All insurance policies, terms, conditions and exclusions will apply. You may have to pay an early repayment charge to your existing lender if you...

...Authority does not give any financial or investment advice.

On-going newsletter marketing works for Brokers

87.5% of firms that have taken 5 or more issues of this newsletter since 2003 are still trading - somewhat better than the fallout across the overall marketplace.

OK, it's not all down to us, but it makes you think!

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Book

Two big issues... shortfall in the... and the scarcity of... to assist the First-Time...

Recent Government initiatives, such as the **First-Time Buyer Fund** and the **New Build Indemnity Scheme**...

With regard to housebuilding, the number of new homes built is at its lowest level since 1949, with just around 135,000 being built across the UK in the year to March 2011. That's less than half of what Ministers say is required to meet demand. (Source: Department for Communities and Local Government (CLG), Website 2011)

Yet there are plenty of stalled projects, possibly 130,000, which need a fillip to get going again - and the Government hopes the £420m fund it's setting aside for this, will get at least 16,000 of them up and running from July this year. (Source: BBC/CLG Website, Nov 2011)

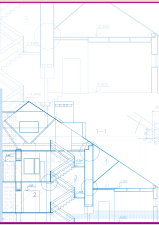
For the **New Build Indemnity Scheme**, the Government will work with the majority of Lenders to help provide mortgages up to 95% of the value of a newly built home - markedly



However, there are other schemes offering varying degrees of support across the rest of the UK, including schemes provided through the Low-cost Initiative for First-Time Buyers (LIFT) in Scotland, the Co-ownership scheme running in Northern Ireland, or Homes within Reach in Wales.

Talk to us to find out more, or to identify any more suitable alternatives.

Your home may be repossessed if you do not keep up repayments on your mortgage.



If you're looking for a way to get better returns from your Savings, combined with a flexible mortgage loan, then an **Offset Mortgage** may be the option for you.

» This product allows you to pool both your savings and mortgage with your lender, where the savings are then 'offset' against the mortgage capital.

If your mortgage loan is £150,000, but you have £30,000 in a savings account with the same lender, you will only need to pay interest on £120,000.

At which point you can choose how to benefit in two main ways:

- Either you have lower monthly payments, where your mortgage term remains the same, but you pay back less each month.
- Or a shorter mortgage term. Where you keep your payments the same, without allowing for the reduction due to using the savings.

Working for you

Either way, by pooling your savings with your mortgage, you can benefit in two ways. First, you can reduce your monthly payments, which is helpful if you're on a tight budget. And second, you can shorten your mortgage term, which means you'll be free of the mortgage sooner. This is useful if you want to get on with your life and have more money to spend on other things.

A balancing Act

increases if you withdraw any savings.

There are other benefits too. For example, with some products, there may even be the opportunity for Parents (or Grandparents) to use their own savings to help offset their children's mortgage.

competitive than those offered for a conventional mortgage. So we'd need to do the maths for you.

If you'd like to see how you could give your mortgage payments a helping hand, then talk to us, to see if Offset suits your needs.

And it works for Readers too

"It is so nice to hear from you... I REALLY like your Newsletter, though not usually something I'd expect to like. Financial matters are the biggest turn-off for me. I push myself to read through something when I must, but even then it is very boring. So, well done, it's very lively, broken into many spaces for easier reading. Keeps you entertained in a way. To conclude, if you managed to make me read through all of it, I am sure others will do as well."

Sent by Ms P of Harrow in Dec. 2011 to Bill Harding, Individual Mortgage Solutions

Your home may be repossessed if you do not keep up repayments on mortgage.

You've probably heard of Buy-to-Let mortgages, but have you heard of Let-to-Buy?

Imagine you've found the property you want, at an excellent price, but can't sell your existing home. Let-to-Buy may offer a solution, where you rent out your current home (with your rental income probably needing to be about 125% of your mortgage payments to cover maintenance, voids, etc), and then secure a new mortgage against the new property.

Of course, you'd need to get your existing Lender to agree to this (and they may want to charge slightly more if they convert the loan to a Buy-to-Let mortgage). Additionally, you need to be aware that you would be taking on a second mortgage.

Let-to-Buy

So you would have to weigh up the risks before proceeding - should you feel that this approach may be the 'chain-breaker' for you.

The Financial Services Authority does not regulate most Buy-to-Let mortgages.

There is no guarantee that it will be possible to arrange continuous letting of the property, nor that the rental income will be sufficient to meet the costs of the mortgage.

Your property may be repossessed if you do not keep up repayments on your mortgage.



Do you know? You may not know that it's important to have a Life Cover in place. You may not be aware that it's in your best interests to write a Will. And also know that by placing your Life Policy in Trust, it should help to speed up the payout of a claim, and might protect it too from being added as part of your Estate.

However, were you aware of what would happen if there was a child or children and their parents both died, with no Will or Guardianship arrangement in place?

Irrespective of any family support, in the eyes of the law the child (children) may be placed immediately in Care, whilst guardianship is being sorted out!!

Talk to us, to find out more... The Financial Services Authority does not regulate Trust Advice or Will Writing.

Unlock **essential...**

You can choose from three story choices for page 4:

- 1. Income Protection
- 2. Buy-to-Let
- 3. Bridging Loans / Secured Loans

The last year or so has been a boom for the Buy-to-Let sector, with the continued high demand for renting, resulting in decent rental incomes and lower periods of voids.

» In short, existing and aspiring Landlords are benefiting from the lack of available housing and the problems faced by First-Time buyers.

And, according to recent research, in 15 years time, there may be more renters in the UK than homeowners.* When you consider that renting is far more prevalent in Europe's most successful country, Germany, perhaps attitudes may be starting to change!

(*Source: Grainger, November 2011)

Positive Outlook

Ian Potter at the Association of Residential Letting Agents (ARLA), said: "Three quarters of our members are reporting that demand for rental property is outstripping supply. Interest rates are currently at 5%, anyone who has a mortgage will be well served in the next 12 months." (Source: ARLA, November 2011)

This fairly good news may encourage landlords to expand the number of properties they have available for tenants and entrants into the sector. It may also encourage landlords to look for their money's worth.

Let's not get ahead of ourselves

However, whilst the industry has seen a boom, it has also resulted in 122,700 Buy-to-Let properties being sold in 2011, which was a sizeable 23% up, year on year.

When you consider that the comparable period in 2006/7 generated a massive 338,000 loans!!

(Source: Council of Mortgage Lenders)

Currently, it's the Landlords with two or three properties, which are let to standard tenants, and require a low loan-to-value mortgage, that are best catered for. Other renting scenarios such as houses in multiple occupation, housing association lets, students and tenants on housing benefit will require more effort to seek out suitable deals.

Do take advice

We can help you to assess your long and short-term plans, when looking at the length of deals on offer. And you'll also need to consider how interest rate and house price moves may impact upon you, along with other costs you may face along the way, such as renovations and regulatory requirements.

As for the basics, in general, Lenders continue to look for a deposit of 25% or more, although there is a small trickle of 20% deposit products coming back to the market.* The minimum rental requirement generally sits around 125% of the rental return against mortgage payments - to help cover any additional costs. (Source: Mortgagefacts, January 2012)

Make sure it works for you too...

- Most say that regular issue distribution gets their name 'front of mind'.
- keeps them in touch with their clients and prospects.
- helps meet TCF client contact requirements.
- And if the timing's right, it'll produce business.

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→ (contd from page 1)

deals, with LIBOR (the cost of floating rate funding) affecting Variable Trackers.

Even the Bank of England has intimated that Lenders may now pass onto household and corporate borrowers their higher cost of funding.

(Source: Bank of England, Financial Stability Report, Dec 2011)

Attitude to risk

The bigger margin currently applied by Lenders for Fixed rates means that borrowers willing to take a gamble on rates rising slowly may be tempted by Variable Tracker rate mortgages, that will look better value at the outset. And there may be the option with some products to switch to a 'Fix' at a later date (subject to rates at that time).

■ We cover mortgages, insurance and protection products along with a number of other financial areas, so do contact us if you'd like to discuss your financial needs:
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Alternatively, the possibility of obtaining a 'decent' Fixed rate may deliver the security needed to help see you through the next few years, especially if you feel rates may start to rise by a sizeable amount.

Of course, there are a whole host of issues that would also need to be considered before you opted for any new mortgage deal, so **do get in touch** and we can then identify the best route forward. This may well be to continue to remain with your current deal. But it is important to reassess, just to see if a new strategy may now work better for you.

You may have to pay an early repayment charge to your existing lender if you remortgage.

■ Your home may be repossessed if you do not keep up repayments on your mortgage.

There may be a fee for arranging a mortgage and the precise amount will depend on your circumstances. This will typically be £x/??% of the mortgage. Or, alternative suitable copy to go here.

Fee Statement and Warnings would change dependent on personal or network requirements

■ The information in this newsletter is of a general nature. You should seek professional advice tailored to your needs and circumstances before making any decisions.

Did you know that there are... there, which may meet specific... Loans and Secured Loans.

You can choose from three story choices for page 4:

- 1. Income Protection
- 2. Buy-to-Let
- 3. Bridging Loans / Secured Loans



THINK differently

» **Bridging Loans** have become more prevalent over the last couple of years, partly as a reflection of the slowdown in the standard lending process.

Individuals (and businesses) often turn to Bridging when they require short-term funds swiftly, and the industry is highly responsive to those needs. These funds could enable borrowers to secure a property (at auction perhaps), or make enhancements to their current property, while waiting for a loan from their mortgage lender or other source to come through.

Bridging Loans will not suit everyone and can be a more expensive form of borrowing. And specialist finance such as this is certainly NOT the right product for those who are in any form of financial distress. On the contrary, it's designed for those who have some element of wealth... wish to use a Bridging... from those assets...

funding, as it looks more at the ability to re-pay.

- And there will be others that feel they've had enough of treading water for the last few years and now want to undertake some of the tasks they've delayed. Such as that special holiday, or pressing ahead with home improvements and renovations - but don't require enough funds to make remortgaging a worthwhile option.

Considerations

In general, a Secured Loan interest rate tends to be higher than an average mortgage loan rate.

Also, if you are using a Secured Loan to consolidate your debts, then taking out a long-term loan such as this may mean that you end up paying more in interest payments, than if you paid off credit and...

...debts over a shorter term. ... terms for a Secured Loan are set over an agreed... disciplined way to pay off borrowings.

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DEBTS AGAINST... IF YOU DO... FOR ANY OTHER

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