

OUR AMAZINGLY HELPFUL MARKET UPDATE

At a glance: dashboard

The month's figures to 8 April.



Active lenders in SO

24

Monthly change



95% lenders

17

Monthly change



Average assessment time

Under 4 hours

Monthly change



Lenders at full power

23

Monthly change



Bank of England Base Rate

0.75%

Monthly change



Enquiry levels

We're happy to report that March was our busiest month ever.

Monthly change

Lowest fixed rates

85% LTV	
2 year	Barclays 2.30%
3 year	Newbury 2.99%
5 year	Barclays 2.55%
90% LTV	
2 year	Halifax 2.69%
3 year	Newbury 2.99%
5 year	Halifax 2.92%
95% LTV	
2 year	Suffolk 3.45%
3 year	Newbury 3.49%
5 year	West Brom 3.69%

GOT A QUESTION? WANT TO KNOW MORE?

Please do get in touch. Drop us an email:
chirpy@tmpmortgages.co.uk
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Kelly's eye on the market

The crazy rush that swept through TMP in February and March is starting to subside (marginally) and we're now seeing a slightly different picture when it comes to lenders. The big news is that West Brom have re-entered the market and, not only that, they've become the first big lender to offer 10% shares. This is really positive, but it remains to be seen if others follow their lead.

The conversations that we've been having with lenders and government to try and make 10% a workable option for all seem to be bearing fruit. Many will be keeping an eye on West Brom's progress, and I'll also be keen to see whether other lenders overcome the boundaries that are preventing them from engaging with the new way of working.

It remains a busy, interesting and optimistic time in our corner of the market.

Kelly McCabe
TMP The Mortgage People