

# OUR AMAZINGLY HELPFUL MARKET UPDATE

## At a glance: dashboard

The month's figures to 6 December.



Active lenders in SO

23

Monthly change



95% lenders

16

Monthly change



Average time from application to offer

17 days

Monthly change



Lenders at full power

22

Monthly change



Bank of England Base Rate

0.1%

Monthly change



Enquiry levels

Enquiries remain strong this month - November has been busier than usual.

Monthly change

## Lowest fixed rates

85% LTV	
2 year	Halifax 1.83%
3 year	Barclays 2.03%
5 year	Barclays 2.19%
90% LTV	
2 year	Halifax 2.04%
3 year	Newbury 3.49%
5 year	Halifax 2.51%
95% LTV	
2 year	Newbury 3.49%
3 year	Newbury 3.49%
5 year	Reliance 3.89%

## Kelly's eye on the market

While we had a slower start to the month, the final three weeks have been exceptionally busy for us. Interestingly, we have also been having lots of positive conversations with lenders, who are looking to enter the market, improve their offerings or bring in innovative new products.

Lenders are looking to make real changes in 2022, and with property prices rising in general, I would expect Shared Ownership to become even more of a popular way of buying. Have a great Christmas – see you in the new year!

**Kelly McCabe**  
TMP The Mortgage People

## GOT A QUESTION? WANT TO KNOW MORE?

Please do get in touch. Drop us an email:  
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