

OUR AMAZINGLY HELPFUL MARKET UPDATE

At a glance: dashboard

The month's figures to 11 January.



Active lenders in SO

23

Monthly change



95% lenders

16

Monthly change



Average assessment time

Under 4 hours

Monthly change



Lenders at full power

22

Monthly change



Bank of England Base Rate

0.25%

Monthly change



Enquiry levels

We had a solid December followed by a very strong start to the new year.

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 2.63%
95% LTV	
2 year	Newbury 3.49%
3 year	Newbury 3.49%
5 year	Reliance 3.89%

GOT A QUESTION? WANT TO KNOW MORE?

Please do get in touch. Drop us an email:
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*Prepared by the team at TMP The Mortgage People, 2022.
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Kelly's eye on the market

It's been an incredibly positive start to the year with enquiries massively exceeding the average count for January. Since the beginning of the pandemic, enquiry peaks and troughs have tended to coincide with government announcements – so January is already breaking trend.

We had several Christmas Day assessments through the website, and most enquiries are from genuinely interested (or active) buyers.

With lender numbers, interest rates and enquiry counts all looking good, 2022 is shaping up to be a very positive year.

Kelly McCabe
TMP The Mortgage People