

JUNE 2022



OUR AMAZINGLY HELPFUL MARKET UPDATE

At a glance: dashboard

The month's figures to 8 June.



Active lenders in SO

24

Monthly change



95% lenders

17

Monthly change



Average share (90 days)

45.45%

Monthly change



Sub-25% lenders

2

Monthly change



Bank of England Base Rate

1.0%

Monthly change



Enquiry levels

We're happy to report that we broke all records last month – 30% up on this time last year!

Monthly change

Lowest fixed rates

85% LTV

2 year	Leeds 2.49%
3 year	Santander 2.64%
5 year	Santander 2.79%

90% LTV

2 year	Leeds 2.49%
3 year	Nationwide 2.79%
5 year	Santander 2.84%

95% LTV

2 year	Loughborough 3.29%
3 year	West Brom 3.64%
5 year	Dudley 3.29%

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 cost of living and rising inflation are areas that continue to dominate market discussions... but I've got an inkling that buyers are yet to really feel the pinch. The fact is, we're still mega-busy. And while there are also rumours of a 0.5% increase to the bank's base rate, the market still shows no sign of slowing down. Plus, we're seeing evidence of wages rising.

Will things change come winter if affordability starts to be affected by the cost of energy? Time will tell. It's worth noting that the government's cost of living payments are geared towards vulnerable households – and these aren't typically SO buyers.

In summary, it's a complex picture!

Kelly McCabe
TMP The Mortgage People