

OUR AMAZINGLY HELPFUL MARKET UPDATE

At a glance: dashboard

The month's figures to 5 November.



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

In line with seasonal expectations, it's been a steady, unremarkable month.

Monthly change

Lowest fixed rates

85% LTV

2 year	Nationwide 1.39%
3 year	Nationwide 1.39%
5 year	Nationwide 1.98%

90% LTV

2 year	Halifax 1.89%
3 year	Newbury 3.69%
5 year	Barclays 2.55%

95% LTV

2 year	Leeds 3.39%
3 year	Newbury 3.69%
5 year	Newbury 3.89%

Kelly's eye on the market

We were surprised that interest rates didn't go up this week, especially given that many lenders have been raising their rates recently. The BoE Base Rate will certainly rise in the near future, but let's not lose all sense of perspective.

We're at 0.1% - an emergency measure – and a normal figure would be around 2%. In fact a rise would be a sign of a buoyant positive economy. Watch this space and we'll let you know how the market reacts.

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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