

OUR AMAZINGLY HELPFUL MARKET UPDATE

At a glance: dashboard

The month's figures to 9 September.



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

21

Monthly change



Bank of England Base Rate

0.1%

Monthly change



Enquiry levels

Up year-on-year and we've also seen the seasonal shift up in gear this month.

Monthly change

Lowest fixed rates

85% LTV

2 year	Barclays 1.95%
3 year	Halifax 2.39%
5 year	Barclays 2.39%

90% LTV

2 year	Reliance 2.95%
3 year	Newbury 3.69%
5 year	Skipton 3.22%

95% LTV

2 year	Bath 3.59%
3 year	Newbury 3.69%
5 year	Newbury 3.89%

GOT A QUESTION? WANT TO KNOW MORE?

Please do get in touch. Drop us an email:
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Kelly's eye on the market

The market has gone 'back to school' with a bang this month, with increased enquiries across the board. The big news is that we've welcomed two new lenders to our roster in the last week alone and there are more waiting in the wings to offer SO mortgages. Why is this big news? It shows that lenders are definitely aware of the opportunities that our sector can provide, and that's got to be a good thing.

My only note of caution would be that the world of SO is only so big and a large influx of lenders could devalue or even cannibalise our corner of the market. Watch this space.

Kelly McCabe
TMP The Mortgage People