

Mortgages

There is an enormous range of mortgages available. Choosing the right mortgage for your circumstances can be difficult but the decision is very important. For many people, the monthly mortgage payment is their largest item of regular expenditure.

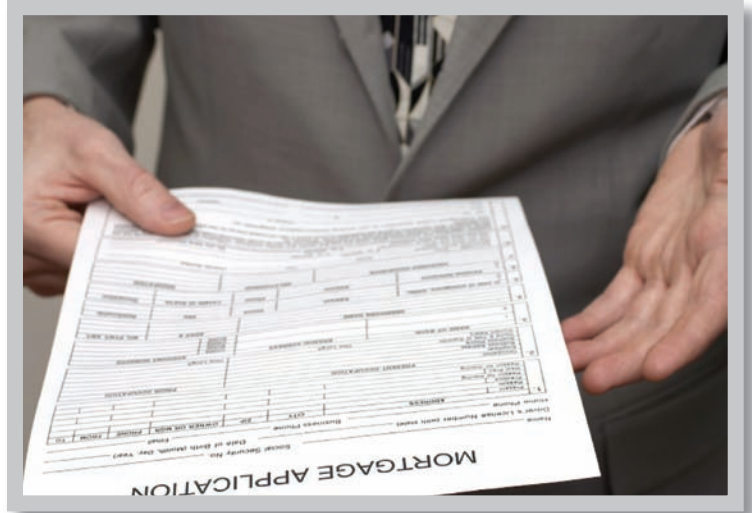
The choice

The starting point is to consider how you wish the interest rate to be set. Should it be variable or fixed, capped or discounted, in sterling, or in some circumstances in a foreign currency?

How will you repay the mortgage and over what period? Have you ever considered a pension plan or an ISA mortgage? Will you qualify for a special discount if you are, for example, a first time buyer?

When you have decided what sort of mortgage suits you, how do you decide which lender to approach? Do you want to take the mortgage with the bank or a building society? Alternatives are central mortgage lenders, foreign banks and insurance companies.

At Hancock Quins we are well placed to help you through the mortgage maze.



“Choosing the right mortgage for your circumstances can be difficult.”



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