

## SAMPLE CLIENT REPORT, WITH A 65% LTV

### Mortgage summary

Property value:	480,000
LTV	65%
Deposit	168,000
Costs	15,600
Buyer contribution	183,600
Loan Amount	312,000
Loan term	25
BOE BASE	0.50%

### Our recommendations

Deal type	Lender A	Lender B	Lender C	Lender D	Lender E	Lender F	Lender G	Lender H	Lender I	Lender J
Pay rate	2.44%	2.34%	2.65%	2.34%	2.35%	2.34%	2.39%	2.59%	2.89%	2.95%
Type	Tracker	tracker	SVR	fixed	fixed	fixed	fixed	fixed	fixed	fixed
Initial period end date	2yr	2yr	Lifetime	2 yr	2yr	2yr	3yr	3yr	5yr	5yr
Arrangement fee		£995	£800		£800	£995	£995		£995	£800
Booking fee	£995		£199	£1,249	£199			£995		£199
Valuation fee		£275				£275	£275			£275
Redemption fee	£225		£125	£225	£125			£225		£125
Admin fee		£99				£99	£99		£99	
TT fee	£35	£30	£20	£35	£20	£30	£30	£35	£30	£20
Total fees	£1,255	£1,399	£1,144	£1,509	£1,144	£1,399	£1,399	£1,255	£1,399	£1,144
Interest only payment	£636	£610	£691	£611	£613	£610	£623	£676	£754	£769
Repayment per month (Capital + Interest)	£1,395	£1,379	£1,428	£1,380	£1,381	£1,379	£1,387	£1,418	£1,466	£1,476
Effective borrowing rate for product term	2.64%	2.56%	2.77%	2.58%	2.53%	2.56%	2.54%	2.72%	2.98%	3.02%
Spread to fixed rate				0.02%	-0.03%	0.00%	-0.02%	0.16%	0.42%	0.46%

### Yield curve

This is the best proxy for UK interest rate expectations

