

# Your **TOP 5** mortgage picks

for first time buyers

Lender	Initial rate	Overall cost for comparison
 <b>HALIFAX</b>	1.09% fixed rate for 27 months	3.40% APRC
 <b>HSBC</b>	1.09% 2-4 month Tracker	3.40% APRC
 <b>the tipton</b> A Country Building Society	1.09% fixed rate for 26 months	3.90% APRC
 <b>POST OFFICE</b>	1.13% fixed rate for 26 months	3.80% APRC
 <b>Bank of Ireland</b>	1.18% fixed rate for 26 months	3.70% APRC

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## Mortgage Rates Deal

**Melanie Bien**

## **Mortgage Rates Deal:**

Mortgage Interest Tax Credit United States. Congress. House. Committee on the Budget. Task Force on Tax Expenditures and Off-Budget Agencies, 1976     **A Practical Guide to Paying off Your Mortgage Early** Lien

Luu, Sukanlaya Sawang, 2024-10-22 Owning a property is a dream for many people and borrowing from banks is often essential to achieve this. However, having a mortgage can cause real anxiety because of the latent fear of losing our home if we cannot keep up with mortgage payments. Traditionally, homeowners repay their debt over 25 years but high house prices have made it necessary to increase the term up to 40 years to make monthly payments affordable. Spreading the debt over a longer period of time not only means that borrowers have to pay more interest but they are also exposed to other risks such as potential interest rate rises and changes in personal circumstances affecting their mortgage eligibility. These can lead to financial worries, financial stress and reduced well-being. There are few practical guides available to show borrowers how to manage their mortgage debt more effectively and how to repay their mortgage quickly so that they are debt free. This book seeks to empower consumers young and old by providing a roadmap to help borrowers achieve financial security through planning for the future, insuring their income and setting up an emergency fund. It also outlines simple strategies for an early repayment of debt including paying off the capital, making extra payments and monitoring their mortgage debt. In doing so, it aims to help readers improve their general well-being, enhance their financial security, reduce their financial worries and eliminate their mortgage insomnia.

**Real Estate Concepts** Ernie Jowsey, 2014-07-11 The essential reference tool for all real estate property planning and construction students. Real Estate Concepts provides built environment students with an easy to use guide to the essential concepts they need to understand in order to succeed in their university courses and future professional careers. Key concepts are arranged, defined and explained by experts in the field to provide the student with a quick and reliable reference throughout their university studies. The subjects are conveniently divided to reflect the key modules studied in most property real estate planning and construction courses. Subject areas covered include Planning, Building surveying, Valuation, Law, Economics, investment and finance, Quantity surveying, Construction and regeneration, Sustainability, Property management. Over the 18 alphabetically arranged subject specific chapters, the expert contributors explain and illustrate more than 250 fully cross-referenced concepts. The book is packed full of relevant examples and illustrations and after each concept, further reading is suggested to encourage a deeper understanding. This book is an ideal reference when writing essays, assignments and revising for exams.

*Property Investing All-In-One For Dummies, UK Edition* Melanie Bien, 2011-02-15 Whether you are renting out part of your home or investing in a property, this guide to the constantly changing market and its laws will prove to be invaluable. Whether you've inherited a home you now need to rent or you're aiming to become a property tycoon, this friendly guide is your road map to success.

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