

Your **TOP 5** mortgage picks

for first time buyers

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

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Mortgage Rates Deal

Katrin Zwirglmaier

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