

A Bright
* Buy To Let *
Future



Newsletter

July 2010

Are you considering a Buy-to-Let purchase or remortgage, but think the market is less than perfect?

You may be pleasantly surprised! Whilst the Buy-to-Let market has not reached the levels seen at the peak in 2007, it has expanded by 70% since September 2009.

At The Mortgage Store we have access to a wide range of Buy-to-Let mortgage deals up to 80% loan to value, some which are not available on the high street. Not only that but we have lenders on our panel that use rental income calculation to determine the level of mortgage they will offer. This means that you may not necessarily require a particular level of personal income to obtain the Buy-to-Let mortgage you need.

According to Nationwide, average house prices have risen again during the month of May 2010 which follows month on month increases since November 2008.* Nationwide state 'The current supply-demand balance on the market is still consistent with relatively stable to modestly upward trending prices'. Given that mortgage rates are relatively low and loan to value rates are relatively high, now may be the time to consider that Buy-to-Let purchase before house prices increase further!

Do you currently have a Buy-to-Let mortgage deal that you would like to move away from? Why not call us today to find out if we can help with a more competitive rate? Equally with loan to value rates becoming more favorable you may find that now could be the time to raise capital against the property for such things as home improvements.

There are many considerations and options to take account with any Buy-to-Let purchase or remortgage. Thankfully we are able to provide a full advice service and guide you through all the options available. In addition to this we also offer a full general insurance and protection advice service.

Why not contact us **Today** to see if we could beat your buildings insurance renewal, or provide advice on your personal insurance needs?

We look forward to hearing from you.



Your Property may be repossessed if you do not keep up repayments on your Mortgage

* (Taking into consideration seasonal adjustments).

For further details or to arrange an interview please contact:

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