

FIXED RATES

LENDER	CURRENT RATE	GO TO RATE	THE OVERALL COST FOR COMPARISON IS	EARLY REPAYMENT CHARGE (ERC)	NOTES
Nationwide	6.18% for 2 years	6.49%	6.7% APR	1.5% for 2 years. Can repay up to £500 p.m. ERC free.	Lender fee £599. On remortgages free val and legals. Flexible. Max loan: £500K
Halifax	5.99% until 30/09/11	7.00%	7.2% APR	3/2% to 30/9/10. (1 yr less than fixed rate) Can repay up to 10% pa ERC free	Lender fee £1999. On remortgages free val and legals. Flexible. Max loan: £500K

DISCOUNT/TRACKER RATES

LENDER	CURRENT RATE	GO TO RATE	THE OVERALL COST FOR COMPARISON IS	EARLY REPAYMENT CHARGE (ERC)	NOTES
John Charcol	4.99% Bank Rate - 0.01% HLC over 90%	7.24%	7.4% APR	Nil	Lender fee 2.75% Min loan: £500,000. Max loan: £5m.
Woolwich	5.69% Bank Rate + 0.69% for term	N/A	6.1% APR	1% in 3 years. Can overpay up to 10% p.a. ERC free	Lender fee £995. On remortgages free val & legals. Flexible. Max loan: £500K

Best Buys for 5th – 12th August 2008. Rates correct at date of going to print.

Interest is calculated daily on all these mortgages unless otherwise stated.

'Flexible' means: Overpayments, Underpayments and Payment Holidays, unless otherwise stated.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

BoE = Bank of England. The products highlighted here have other criteria that will require evaluation before deciding whether the product is right for an individual as this table is for information purposes only and is not to be viewed as a recommendation. Where loans exceed 75% of property value, additional security in the form of a higher lending charge may be required. Mortgage secured on land and buildings. Loans subject to status, type and value of property. Minimum age 18. John Charcol is a trading name of Charcol Limited. Registered office: 2nd Floor Chancery House, 53-64 Chancery Lane, London WC2A 1QU. Registered in England No: 3397767. Charcol Limited is authorised and regulated by the Financial Services Authority (FSA reg. 427339). Calls may be recorded for training and monitoring purposes.