



## **MORTGAGE NEWS JANUARY 2008**

January 2008 - this is the month we show you a few easy ways to **SAVE MONEY** - so those looming credit card bills and ever increasing utility bills can be cut down to size.

### ***REMORTGAGING***

One way to cut monthly outlay, can be to consolidate existing commitments by means of remortgaging.

This can very easily allow you to reduce the amount you pay each month, giving you one monthly payment to fit within your budget. There are lots of products out there [we can source](#) for you, some of which have legal fees and/or valuation fees paid by the lender -thereby reducing set up costs.

Still with the same lender after the introductory rate has finished?

Many people have taken advantage of lenders fixed or discounted rates, but have failed to switch lenders when this introductory rate has come to an end. Substantial savings can be made by [remortgaging](#) from your current standard variable rate to a new fixed, discount or tracker rate.

Whilst fixed rate mortgages available a few years ago were at the lowest they have been for many years, there are still some very good fixed rate deals available, which can offer substantial savings each month compared with the standard variable rates charged by lenders.

### ***SAVE UP TO £250 ON ENERGY BILLS***

Much has been seen in the press as of late, highlighting the soaring energy costs that we all face, particularly relevant in the long Winter months. By utilising the [energy switch link on our website](#) you can quickly input your details and access a range of energy providers - the site shows what savings can be made on each of the utilities and dual savings can often be made.

Depending on where you live you could save up to

### ***FED UP WITH ESCALATING PETROL PRICES?***

Take a look at [www.petrolprices.com](http://www.petrolprices.com) to find the cheapest fuel within a 10 mile radius of your postcode - you could save up to 14p per litre, or **£9.80 per fill up!**

### ***HOMEOWNER LOANS***

Perhaps you are tied into your mortgage with a redemption penalty so remortgaging would be too costly. An option to consider is a homeowner loan whereby you can borrow from **£5000 to £100,000** for consolidation purposes, home improvements or practically any legal purpose. It may be that you can pay off lots of unsecured loans and credit cards with one cheaper homeowner loan. When doing this you need to look at the overall costs of what you are paying off compared to the overall costs of the new loan, but you could save £100's per month. **Call us on 0800 3283684** to find out about our great value homeowner loans

### ***ON A LIGHTER NOTE - WANT SOMEONE TO PAY YOUR PARKING FINE?!***

[Majicari.com](http://Majicari.com) will pay your parking fine if you write a good story about your experience and win votes for it from its users - this is a new site just 5 weeks old, and pays the writer with the most votes each day through a sponsor. Could be one way to fight those winter blues?

**Typical APR 13.6%(Loans)  
THINK CAREFULLY BEFORE  
SECURING OTHER DEBTS  
AGAINST YOUR HOME. YOUR  
HOME MAY BE REPOSSESSED IF**

£250 per year by switching from worst to best deals. Its easy to switch and its usually done within 6 weeks, your old supplier will contact you to take a final meter reading - they should then liase with the new supplier automatically.

Obtaining a comparison quote is **free, quick and easy** - [see how much you could save](#)

At the very least ensure that your meter readings on your utility bills are accurate, by checking the meter readings yourself and contacting the companies if your useage has been estimated. Energy firms often over estimate your bills, and if you're on a direct debit tariff, you could be paying £150 to £250 a year more than you should be. If you find you have been paying too much demand a refund.

**YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.**

**The overall cost for comparison is 8.6% APR.(Mortgages) The actual rate will depend upon your circumstances. Ask for a personalised illustration.**

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