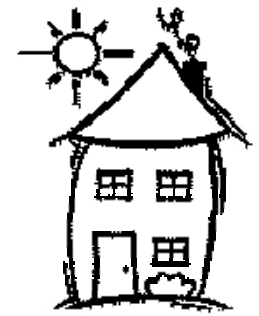


MORTGAGE

TIPS



With interest rates at their lowest level since records began, there is now a huge disparity between mortgage costs depending on the type of mortgage you have. If you have a fixed rate mortgage, then you will not have seen any reduction in your monthly payment recently.

Coming off a fixed rate soon? Then shop around for the best deal.

For those on “tracker” mortgages, where the rate follows movements in base rates, or even on the standard variable rate mortgage then monthly mortgage costs have fallen sharply since 2008, releasing extra cash into your budget.

Looking for a new mortgage, to remortgage or just to get a better deal?

Use the calculator via the link below to compare the costs of different mortgage deals, including arrangement fees etc. [Mortgage calculator: True cost mortgage calculator | This is Money](#)

For more information on mortgages and other things you should consider when buying a home or remortgaging your existing home visit, [Buying a home : FSA Money made clear – guides.](#)

