

Should I secure my mortgage now?

Protecting yourself against any further potential increases in interest rates

SECURING YOUR mortgage now could mean that you benefit from lower interest rates, helping to reduce the cost of your monthly payments. If interest rates continue to rise, locking in a secure rate now could mean significant savings for you and your family on monthly payments.

At this time, when there is uncertainty about future economic conditions, it's important to take advantage of the current market and protect yourself against any further potential increases in interest rates.

If you're coming to the end of your current fixed rate mortgage, now is the time to start looking into fixing a new deal in advance. If interest rise during this period, then you will have already secured your rate and won't need to worry about any impending further rate hikes.

Most mortgage offers are valid for six months, so it is important to make sure you

are aware of the time frame when considering switching to a new deal. In addition, it's important to take into account any early repayment charges (ERC) when switching to a new deal as this could have an effect on your budget

If you don't do anything then your mortgage will go onto your lender's Standard Variable Rate (SVR). This means your mortgage payments could go up or down, but in the current economic climate they are more likely to increase. Don't miss out on the opportunity to save money and discuss with us how securing a mortgage now may be beneficial for your particular situation. ♦

>> READY TO DISCUSS YOUR MORTGAGE OPTIONS? <<

Choosing a mortgage is a big financial decision. Our team of experienced mortgage advisers are here to help guide you through the process with tailored advice based on your individual needs and circumstances. Contact us today to find out more. Contact **Dental and Medical Financial Services Limited** – telephone **01403 780 770** – email **info@dentalandmedical.com**.



BUYING BUSINESS PROPERTY?

We take time to get to know you and understand your business

Whether it's for office, industrial or mixed-use premises, our experienced mortgage advisers will advise on mortgages that are tailored to your individual needs. We know property can be a big cost for many businesses, that's why we help you manage that investment wisely.

To find out what you could borrow and what your payments may be, contact us today.

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DENTAL & MEDICAL
FINANCIAL SERVICES

ANY PROPERTY GIVEN AS SECURITY, WHICH MAY INCLUDE YOUR HOME, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR OTHER DEBTS SECURED ON IT.

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