

## How Do I Make The Most Of My Savings?



Newsletter

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**With interest rates at an all time low now is a great time to use your savings to reduce your mortgage debt.**

Here at The Mortgage Store we have access to a range of offset mortgage deals, some which are not available on the high street. Not only that but we will assess your situation to produce a suitable long term plan which will provide you with the best return.

Offset mortgages are a secured overdraft facility where mortgage interest is only paid on the balance between your savings and your mortgage debt. The interest is calculated daily so any funds available in the account will help reduce your interest. In the past, these types of mortgages had substantially higher rates than standard mainstream loans however this difference is less apparent today.

Offset mortgages are a great flexible option, allowing you to retain access to your savings without the need to remortgage. This gives you the freedom you would expect from a savings account with the added benefit of reducing your interest payment, allowing your money to work for you.

There are many considerations and options to take into account with any 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**

For further details or to arrange an interview please contact:

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