



Finance & More For 2025...

John Cox – Mortgage-Desk

Mortgage-Desk is a trading style of John Robert Cox, authorised and regulated by the Financial Conduct Authority. Suite 2C Tower House, High Street, Aylesbury Bucks HP20 1SQ

Our FCA registration number is 305402. Mortgage-Desk's permitted business is advising on and arranging mortgages and Non-Investment Insurance contracts. Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it. Loans are subject to status.

Some of the services we provide are not regulated by the FCA. We are a credit broker, not a lender. We are regulated by the FCA – our membership number is 305402 <https://register.fca.org.uk>

Our privacy statement can be viewed here – <https://www.mortgage-desk.com/privacy-statement>

We are registered with the ICO – you can check via www.ico.org.uk



www.mortgage-desk.com | 01296 329610/20 | john@mortgage-desk.com

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Inflation Surges to 3.8%!

What It Means for Households, Businesses, and Interest Rates

“Unexpected” rise in July inflation raises fresh questions over cost of living, interest rates, and the economic outlook.

With inflation well above the Bank of England’s 2% target, the recent rate cut to 4% may be the last for a while, indications we may see one more in Nov. The Bank is likely to wait for stronger evidence that this spike is temporary before considering further reductions.



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Banks Decision Dates !!

September 18th – Next BOE Meeting !

August's meet saw a 5-4 split which caused a 0.25% cut from 4.25% to 4%

The pressure from markets and NOT Trump means Sept (17th) could see the fed cut rates, currently 4.25%-4.5% especially given the recent and increasing weak data on jobs etc – with the Fed probably 0.5% away from where they should be this could help the UK.

5 Year Swap Rates!



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SONIA swaps



	04 Sep 2025	05 Aug 2025	05 Sep 2024
1 Year	3.807%	3.733%	4.341%
2 Year	3.703%	3.585%	3.946%
3 Year	3.700%	3.561%	3.763%
5 Year	3.775%	3.622%	3.583%
7 Year	3.899%	3.742%	3.518%
10 Year	4.110%	3.945%	3.535%
15 Year	4.394%	4.214%	3.629%
30 Year	4.621%	4.410%	3.648%

Updated 05 Sep 2025 | 22:45 GMT

Regulation Easing: 7 x Income product and more....



Seven times income multiple mortgages are open to both single and joint applicants earning at least £50,000 a year.

Customers will need to fix their mortgage for 10 or 15 years to benefit from the higher multiples.

Latest Property News...

Average Time to Sell a Property

According to Rightmove (Aug 2025), the **average time to sell a home** in England is now **62 days**, up from 55 days in early 2024.

In **London**, time to sell has stretched to **72 days** on average.

(Source: Rightmove House Price Index, Aug 2025)



Landlords Exiting the Buy-to-Let Market

Zoopla (July 2025) reports that **1 in 10 homes listed for sale** in 2025 were **previously rented properties**, indicating increased landlord sell-offs. The number of **BTL properties sold** has risen by **28% year-on-year**, due to rising mortgage costs, regulation pressure, and low yields.

(Source: Zoopla UK House Price Index, July 2025)

Latest Property News...



Avg Mortgage Rates – Main Residence (as of Sep 2025)

- 2-Year Fixed: ~5.35%
- 5-Year Fixed: ~4.95%
- Lowest 5 Year Fixed ~ 3.85% (60% LTV)

(For 75% LTV, residential mortgages)

(Source: Moneyfacts, Bank of England data)

Average Mortgage Rates – BTL via Limited Company

2-Year Fixed (Ltd Co): ~6.25% – 6.45%

5-Year Fixed (Ltd Co): ~5.75% – 6.10%

Lowest 5 Year (Ltd Co) ~ 4.64% But 5.5% arrangement fee

House Prices: Falling or Flatlining

Nationwide (Aug 2025): UK average house prices are down ~1.2% YoY, with London seeing sharper drops (~2.5%).

Zoopla (July 2025): Buyer demand down 12% YoY, with sellers needing to price ~5% below asking to achieve a sale.

(Sources: Nationwide HPI, Zoopla)



More & More People Buying Mixed Use !

£420,000 Auction Purchase

£41k+ income

£315,000 net loan - £1,934 pcm


Why Hunting Licences Work ..!



No DEAL is a GOOD deal if you
can't move FAST..!

1,2 & 3 year facilities available

Relevant Life – 69% Of UK Directors Aren't Aware

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- A photograph of a family in a bedroom. A young child with brown hair is sitting up in bed, looking towards the right. A woman is lying down next to the child, her head resting on a pillow. The child's legs are raised and bent at the knees. The room has a white headboard and a radiator in the background.
- Death-in-service benefit, even if you're a one-person company
 - Tax-deductible business expense
 - Protect your family tax-efficiently — no personal benefit-in-kind
 - A powerful tool to attract & retain talent
 - Even HMRC helps you protect your loved ones

Secure a FREE Review With Aimee on 01296 329610 or email Aimee@insurance-desk.com

Income Protection –

(Protects up to 80% of your actual income (salary + dividends))

- Protects up to 80% of your actual income (salary + dividends)
- Premiums are 100% deductible from Corporation Tax
- Payouts are tax-free
- No P11D benefit-in-kind hassle

Secure a FREE Review With Aimee on 01296 329610 or email Aimee@insurance-desk.com

What's Your Next Property Move ..?

A chessboard with silver pieces on a dark blue background. The pieces are arranged in a strategic formation, with the king and queen prominently displayed in the center. The lighting is dramatic, highlighting the metallic texture of the pieces and the checkered pattern of the board.

We are seeing more and more finance requests for ...

Mixed use commercial, title splitting, social housing, property trading, commercial conversions, development finance...

If you need help...

If you want to discuss the viability of a deal and the best way to finance it – call us on the number below

01296 329610

info@mortgage-desk.com

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