



Shared Ownership Best Buys Updated: 16th July 2014

Sherwins are specialists in shared ownership/shared equity mortgages Please email enquiries@mab.org.uk or call 01959 547700

Rate	Until	Max LTV of share	Client deposit required	Fees	Early repayment charge	Overpayments	Comments
2.09%	Fixed for 24mths	60%	40%	£99 booking fee + £400	3% of loan for 24mths	Up to £500 per month	FTB only
2.19%	Fixed for 24mths	70%	30%	£99 booking fee + £400	3% of loan for 24mths	Up to £500 per month	FTB only
2.34%	Fixed until 30/09/16	60%	40%	£999	3% of loan until 30/09/16	10% per Annum	
2.49%	Fixed until 02/10/16	70%	30%	£995	3% plus benefit until 02/10/16	10% per Annum	Free valuation + £250 cash back
2.54%	Fixed for 24mths	75%	25%	£99 booking fee + £400	3% of loan for 24mths	Up to £500 per month	FTB only
2.54%	Fixed until 30/09/16	75%	25%	£999	3% of loan until 30/09/16	10% per Annum	
2.79%	Fixed until 02/10//16	70%	30%	£0	3% plus benefit until 02/10/16	10% per Annum	Free valuation + £250 cash back
2.79%	Fixed for 24mths	80%	20%	£99 booking fee + £400	3% of loan for 24mths	Up to £500 per month	FTB only Houses only
2.89%	Fixed until 30/09/16	80%	20%	£999	3% of loan until 30/09/16	10% per Annum	
3.24%	Fixed for 24mths	85%	15%	£99 booking fee + £400	3% of loan for 24mths	Up to £500 per month	FTB only Houses only
3.34%	Fixed until 30/09/16	75%	25%	£999	3%/2% of loan until 30/09/16	10% per annum	New builds 80% max
3.49%	Fixed until 30/09/16	85%	15%	£999	3% of loan until 30/09/16	10% per Annum	
3.64%	Fixed until 02/10/16	85%	15%	£995	3% plus benefit until 02/10/16	10% per Annum	Houses only Free valuation + £250 cash back
3.85%	Fixed until 30/09/19	80%	20%	£999	3% of loan until 30/09/19	10% per Annum	
3.94%	Fixed until 30/09/16	80%	20%	£999	3%/2% of loan until 30/09/16	10% per annum	Min 75% LTV
3.99%	Fixed until 31/06/16	80%	20%	£399	3/2% of loan until 31/06/16	No overpayments	Free Val (Max £335)

4.09%	Fixed until 31/08/16	85%	15%	£399	3/2% of loan until 31/08/16	No overpayments	Free Val (Max £335)
4.19%	Fixed for 24mths	90%	10%	£99 booking fee + £400	3% of loan for 24mths	Up to £500 per month	FTB only RESALES ONLY
4.49%	Fixed until 31/08/17	90%	10%	£399	3/2% of loan until 31/08/17	No overpayments	Free Val (Max £335)
4.69%	Fixed until 31/08/17	95%	5%	£399	4/3/2% of loan until 31/08/17	No overpayments	Free Val (Max £335)
4.79%	Fixed until 02/10/16	90%	10%	£0	3% plus benefit until 02/10/16	10% per Annum	Resale houses only Free valuation + £250 cash back
4.99%	Variable for 24mths	90%	10%	£0	2% of loan in first 24mths	Unlimited	Flats: Max 4 storeys Min Ioan: £35,000
5.09%	Fixed until 30/07/17	90%	10%	£200	3%/2%/1% of loan until 30/07/17	Unlimited	P/code restrictions Min advance: £50K Free valuation
5.49%	Fixed until 30/07/17	95%	5%	£200	3%/2%/1% of loan until 30/07/17	Unlimited	P/code restrictions Min advance: £50K Free valuation
5.49%	Fixed for 36 months	95%	5%	£60 booking fee + £499	3% of loan in first 36mths	Up to £500pcm	Minimum advance: £70,000
5.64%	Fixed until 30/09/16	90%	10%	£999	3%/2% of loan until 30/09/16	10% per annum	Min 80% LTV RESALES ONLY
5.99%	Variable	95%	5%	£199	1% of loan until 30/09/16	10% per annum	Postcode restrictions
5.99%	Fixed for 36mths	100%	Nil	£60 booking fee + £499	3% of loan in first 36mths	Up to £500pcm	Min advance: £70,000