

1. **Best Advice Mortgage rates page – tax & duty calculator box** - shown in 1st screenshot below. Text to be removed shown in 2nd screenshot below.

Home Features Fund Advice Specialist Investment Pensions Protection **Mortgage** Presentations << Back

Mortgage Rates

Rate Type	Variable	Loan Term	25 Years
Business Type	New	Loan Amount	250000
Lender	All	Purchase Price	
Loan Type	Residential	Prepared For:	

The cost shown in the table below is the monthly repayment. The date is the effective date of the rate.

[Refresh Rates](#)

[Tax & Duty Calcs](#)

To produce a research report with all rates click here

[Research Report](#)

To produce a word document with these rates and use it as the basis of a letter to the client, click here

[Client Letter](#)

Click below to produce a client specific and product specific Statement of Suitability letter.

[Statement of Suitability Letter](#)

Results

Lender	Loan Type	LTV	APR	Rate	CPT	Cost	Date
Permanent TSB	Variable (Managed Variable Rate)(≤ 50% LTV)	50	3.76	3.70	5.11	1,278	12-01-15
KBC Bank	Variable (LTV Variable <60%)	60	3.82	3.75	5.14	1,285	04-12-14

PLEASE REMOVE the text crossed out with red X below

[close]

Stamp Duty (based on purchase price entered above)

First Time Buyers: Up to €1,000,000 - 1%
Balance - 2%

Others: Up to €1,000,000 - 1%
Balance - 2%

Tax Relief

First Time Buyers - Single €2,500

First Time Buyers - Married €5,000

Other - Single €450

Other - Married €900

2. **BEST ADVICE mortgage research report** - PLEASE REMOVE the text crossed out with the red X below.

Haven - Variable (LTV>80%)(loan amounts<400k)	92	4.40	4.25	5.42	1,355	18-11-14
AIB - Variable (LTV>80%)	92	4.32	4.25	5.41	1,353	26-01-15
KBC Bank - Variable (LTV>80-90)	90	4.39	4.30	5.45	1,363	04-12-14
Ulster Bank - Variable (Disc.Flexible)(<90)(for Sole Inc.>70K,Joint>100K)	90	4.50	4.40	5.50	1,375	12-12-14
Ulster Bank - Variable (Flexible)(LTV<90)	89	4.60	4.50	5.56	1,390	12-12-14

Further Information

The above are residential variable rates based on a repayment mortgage of EUR250,000 repayable over a term of 25 years.

WARNING - Your home is at risk if you do not keep up repayments on a mortgage or any loan secured on it. The payment rates on this housing loan may be adjusted from time to time. (This does not apply while a loan is at a fixed rate).

~~Mortgage tax relief is calculated at rates between 15% & 25% and capped as follows:
 - First Time buyers: EUR2,500 for single, EUR5,000 for married
 - Non First Time Buyers: EUR450 for single, EUR900 for married~~

Best Advice certifies that this report represent the most current information it had available to it as of the above date. A copy of this report will be available indefinitely and can be accessed from the Best Advice system by referencing the report number above.

3. **ADVISERPLUS mortgage research report** - PLEASE REMOVE the text crossed out with the red X below. To get to the report below just go to URL below and input approx. 115k for loan amount and then click ALL and ALL for 'lender' and 'loan type', it will produce a long list of rates. Then click pdf link 'product comparison rpt' on the right hand side.

<https://www.adviserplus.ie/productinfo/mortgage/mortgageRates.asp?view=Mortgages>

<https://www.adviserplus.ie/pdfGenStandard.php?view=mortgages>

Mortgage Rates Report

Report created by Solmon Holdings Limited

Detail Input

This quote is based on a loan amount of EUR115000, loan types of all Loan Types, and a term of 20 years. The purchase price is EUR350000. The house is a new house and is under 125 sq meters(1,345 sq.feet). The client is a First Time Buyer (Yrs 1 + 2) with a marital status of Single. The rate type is Residential.

Provider	Loan Type	Max L.T.V.	A.P.R.	Rate	Cost 000	Monthly Cost	Last Rate Change
Bank of Ireland	Interest-Only Fixed 2 Year (LTV)						

Notes

The maximum number of rates that can be exported to Word is 50.
 Personal financial requirements are estimated and can vary
 WARNING - Your home is at risk if you do not keep up repayments on a mortgage or any loan secured on it. The payment rates on this housing loan may be adjusted from time to time. (This does not apply while a loan is at a fixed rate).
~~Mortgage tax relief is calculated at rates between 15% & 25% and capped as follows:
 - First Time buyers: EUR2,500 for single, EUR5,000 for married
 - Non First Time Buyers: EUR450 for single, EUR900 for married~~