

All About Mortgages

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Key Takeaways Mortgages are also known as "liens against property" or "claims on property." With a fixed-rate mortgage, the borrower pays the same interest rate for the life of the loan. A burgeoning share of the lender market includes non-banks.

What Is a Mortgage?

A mortgage is a legal contract between a lender and a borrower that uses property as collateral to secure a loan. Mortgages may seem complicated to first-time home buyers, so discuss all mortgage...

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Peter's information goes into great detail about buy to Let mortgages, what you should look out for and it also provides important and extremely useful tips to help you on your investment journey. It also provides reassurance because it is all written by somebody who has effectively 'been there and done it'.

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A mortgage is a type of loan that a bank or building society lends to you to help you buy a property. The amount of mortgage you need to borrow will depend on the amount you 've saved up to put towards a deposit for a property, and the amount you still need to reach the purchase price of the property you want to buy.

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A mortgage loan or simply mortgage is a loan used either by purchasers of real property to raise funds to buy real estate, or alternatively by existing property owners to raise funds for any purpose while putting a lien on the property being mortgaged. The loan is "secured" on the borrower's property through a process known as mortgage origination. This means that a legal mechanism is put into place which allows the lender to take possession and sell the secured property to pay off the loan in t

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