Mayfair Mortgage Co

THE DIVA

MORTGAGE & PROPERTY REPORT

AUGUST 2025 EDITION

Confident Property Moves Start Here

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INTRODUCTION

MAYFAIR MORTGAE CO PRESENTS

THE DIVA MORTGAGE & PROPERTY REPORT

With Chanelle Aristide – The Mortgage & Property Diva

A monthly blend of market insights, mortgage updates, and fierce financial tips – served with soul, power, and glamour.

WELCOME FROM THE MORTGAGE & PROPERTY DIVA

Welcome to the first edition of The Diva Mortgage & Property Report – released Friday 1st August 2025!

I'm Chanelle Aristide – founder of Mayfair Mortgage Co, real estate and mortgage consultant, also known as The Mortgage & Property Diva.

My journey started with a love for performance and creativity, which later led me into PR and marketing for interior design education. Now I've brought that same passion into the world of property finance.

Just like singing on stage brings people joy, helping someone get the keys to their first home, securing funding for a bold development, or structuring protection that offers peace of mind gives me the same sense of purpose and fulfilment.

This report blends expert knowledge with soul, personality, and practicality.
It's a space to educate, entertain and empower — reflecting my voice in a sea of dry finance content.

Let's dive into this month's diva-powered insights...

I’m coming out

market snapshot

“How Will I Know?” – Buyer Questions Answered

Q: How do I choose between fixed or variable rate mortgages in today’s market?

A: If stability is your priority, go fixed. If you're comfortable with fluctuation and want flexibility, a tracker or discounted rate could work.

Let's book a Diva Discovery Call to tailor it to your plans
0208 044 8517

Mortgage rates remain steady but sensitive

average fixed rates

4.85% 5-year fixed

5.25% 2-year fixed

buy to let

lenders increasingly prefer Ltd Company applications

bridging finance

demand is high rates from 0.75% per month still accessible for experienced investors

New product alert

Family-assisted mortgages with as little as 5% deposit are making a quiet comeback

IT'S RAINING RATES (AND SAVING ENERGY)

DIVA TIP

Did you know some lenders now offer green mortgage discounts for energy-efficient homes (EPC A or B)? Better for your bills and your rates.

Lower Interest Rates: Many lenders provide lower interest rates for green mortgages, making monthly repayments more affordable.

Increased Borrowing Capacity: Homes meeting specific energy efficiency standards may qualify for higher borrowing limits.

Reduced Utility Bills: Energy-efficient homes typically have lower energy costs, leading to substantial savings over time.

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Review of a Residential Green Mortgage

As The Diva, I can attest to the benefits of green mortgages. Switching to a green mortgage not only provides a lower interest rate but also significantly decreases energy bills. The cashback incentive is a nice bonus, and it feels good knowing that the home is more environmentally friendly.

Review of a Development Finance Product

Green development finance products, securing such finance allows for the incorporation of sustainable practices into projects. The lower interest rates and increased borrowing capacity make it financially viable to use eco-friendly materials and technologies.

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I Have Nothing

PROTECTION CORNER

Protect your peace . protect your property

1 in 3 mortgage holders have no life cover or income protection? This month's featured product is a joint decreasing term policy with critical illness cover – tailored for couples buying together.

Joint Decreasing Term Protection Insurance

Specifically designed for joint mortgage holders, ensuring that if one partner passes away or is diagnosed with a critical illness, the policy pays out a lump sum to help repay the mortgage.

Covers major illnesses like cancer, heart attack, and stroke – reducing the risk of financial strain during recovery.

The decreasing term structure means premiums are often more affordable, as the cover reduces in line with the outstanding mortgage balance.

Ideal for first-time buyers, couples buying a family home, or remortgaging clients who want a smart, cost-effective layer of financial security.

It is recommended to seek advice from a professional mortgage advisor to review your individual circumstances before taking out any protection policy.

SPOTLIGHT

In the Spotlight section we explore topics of interest, services and highlight the latest news and updates from Mayfair Mortgage Co

The Diva is recording vocals for a creative affirmations project and audio book (stay tuned...)

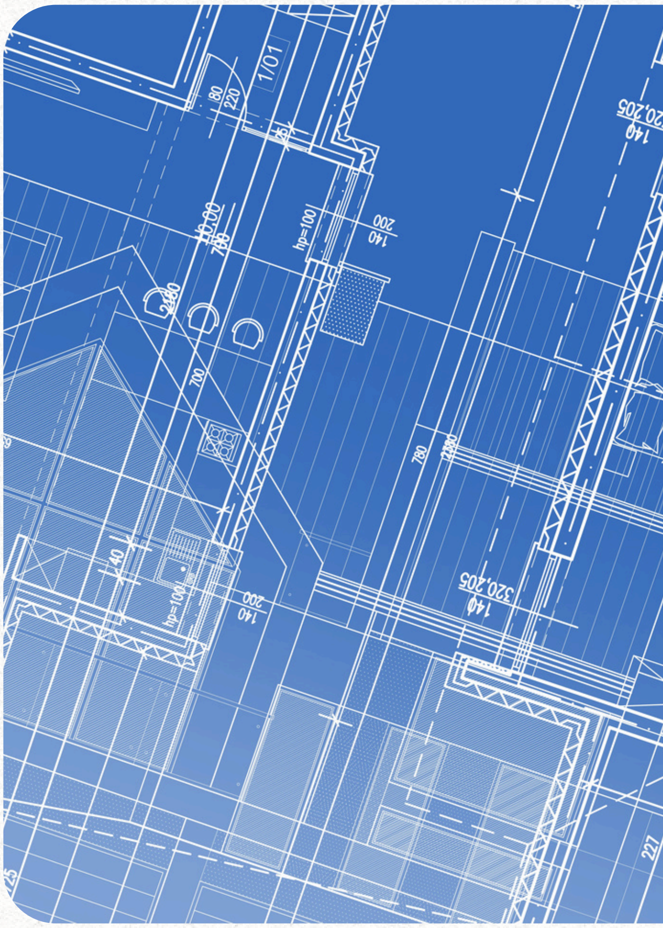
First edition of The Diva Report is released 1st August 2025

We Match People to Property

The Diva is a Mortgage and Real Estate Consultant combining property insight with financial expertise to deliver a seamless experience from search to settlement

- We match people to the right property based on their goals, lifestyle, and investment strategy.
- Provide tailored finance solutions to support their purchase, development, or investment.
- Guide clients through the process with expert advice and strategic planning.
- Empower confident decisions by combining property insight with financial expertise.

Ain’t No Mountain High Enough



This month’s highlight:

A developer client needed urgent bridging finance to complete on a residential site. With only 9 days to go, the Diva secured a £1.8m facility through one of her specialist lenders. Smooth. Fast. Diva-style.

“RESPECT”

Client Testimonial of the month

"Chanelle made a stressful mortgage process feel like a luxury experience. Her knowledge, calm energy and care was beyond what I expected. Five stars isn’t enough!"
Lee C, Cross and Co properties

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Mortgage Co

Diva Discovery Call

Are you seeking clarity and confidence in your mortgage or finance journey? Whether you're preparing to purchase, exploring refinancing or bridging options, or simply seeking expert guidance, this call is designed to support your financial goals and protection needs.

Call: 0208 044 8517

Email: chanelle@mayfair-mortgage.co.uk

Website: www.mayfair-mortgage.co.uk

Book Meeting

Connect with us

Lender Rates Snapshot

Service	Lender 1	Lender 2	Lender 3
Residential Purchase (Fixed Rate)	Halifax – 4.84% (5yr Fixed)	Barclays – 4.79% (3yr Fixed, £999 fee)	Santander – 4.95% (No Fee Option)
Residential Remortgage	Nationwide – 4.45% (2yr Fixed + Free Legals)	HSBC – 4.39% (5yr Fixed)	Virgin Money – 4.59% (Remortgage Special)
Buy-to-Let (Ltd Company)	Landbay – 5.49% (5yr Fixed)	The Mortgage Works – 5.74% (Ltd Co BTL)	Fleet Mortgages – 5.85% (No ERC)
Bridging Finance	MT Finance – from 0.75% p/m	Precise Mortgages – from 0.79% p/m	Glenhawk – from 0.84% p/m
Development Finance	Together – from 7.9% p.a.	Roma Finance – from 8.25% p.a.	Pluto Finance – bespoke terms

Disclaimer: All rates and lending criteria provided are subject to change. LTV, lender credit policy and affordability apply. For the most accurate and up-to-date information, please consult a regulated mortgage advisor

Lender Rates Snapshot

Service	Lender 1	Lender 2	Lender 3
First-Time Buyer (5% Deposit)	Accord – 5.10% (95% LTV)	Skipton – Track Record 100% Mortgage (with rental history)	Lloyds – 5.25% (First-Time Buyers Incentive)
Green Mortgage (EPC A/B)	Barclays – Green Home Mortgage 4.60%	NatWest – Green Mortgage at 4.65%	TSB – EPC Incentive Rate 4.72%
Self-Employed Mortgage	Clydesdale – 5.10% (2yr Fixed, SA-302 Friendly)	Metro Bank – 5.35% (Flexible for Contractors)	TSB – 5.49% (3yr Fixed)
Income Protection Policy	Vitality – Premiums from £18 p/m	Aviva – From £22 p/m	Royal London – Flexible Protection Options
Life Cover with Critical Illness	Legal & General – Joint Policy from £26 p/m	AIG – Indexed Cover from £30 p/m	Scottish Widows – Critical Illness from £27 p/m

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Specialist Lending Rates Snapshot

Mayfair Mortgage Co can consult directly for tailored lending solutions

Lender	Rate	Notes
Coutts & Co	5.65%	Private client mortgage, flexible terms

Coutts & Co

- Residential Mortgages: 2-year fixed from 4.49%, 5-year fixed from 4.59%, 10-year fixed from 4.99% (Max LTV up to 90%).
- Buy-to-Let Mortgages: 2-year fixed from 4.89%, 5-year fixed from 4.93%, 10-year fixed from 5.39% (Max LTV up to 75%).
- Arrangement Fee: Typically 0.5% to 1% depending on product.
- Green Mortgage Discount: Up to £2,000 fee discount for EPC A/B properties or improvements to EPC C.

Specialist Lending Rates Snapshot

Lender	Rate	Notes
Handelsbanken UK	**5.75%**	**Relationship-based lending, tailored solutions**

Handelsbanken UK

- Fixed mortgage rates have slightly decreased in July 2025 due to lender competition.
- Average 2-year fixed rates are around 4.89%, and 5-year fixed rates are around 5.19%.
- Lenders are offering more flexible criteria and higher income multiples.
- Rates are expected to continue easing if inflation trends downward.

Specialist Lending Rates Snapshot

Lender	Rate	Notes
Weatherbys Private Bank	**5.80%**	**Specialist lending for high-net-worth individuals**

Weatherbys Private Bank

- Base rate currently at 4.25%.
- Specific mortgage product rates not publicly listed, but private banking clients may receive bespoke rates.
- Market average for 30-year fixed mortge
- ages is around 6.7% to 6.8% as of July 2025.

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This is not goodbye this is just the beginning...

SEE YOU NEXT MONTH

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