THE DIVA

MORTGAGE & PROPERTY REPORT

Property is Power When Building Legacy

Mayfair Mortgage Co

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October 2025

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Welcome from Chanelle Aristide

The Mortgage & Property Diva

Welcome to the October Edition of The Diva Mortgage & Property Report — a global perspective on property, finance, and investment, viewed through the powerful lens of sustainability and lifestyle-led opportunity

As the Founder of Mayfair Mortgage Co and Founder of The Signature Division at NestSeekers International, my mission is to merge luxury property, smart finance, and purpose-driven investment.

My work extends far beyond arranging mortgages or marketing real estate it is about building pathways for individuals and investors to create sustainable wealth, aligning financial strategy with lifestyle aspirations and a long-term vision.
The world is evolving — and so is the way we invest.

Property is no longer just about location or yield; it's about legacy, impact, and intelligent diversification.

From the UK's shifting rental landscape to emerging investment destinations like Montenegro, more buyers and investors are choosing opportunities that deliver both financial resilience and lifestyle value. Sustainable design, energy efficiency, and eco-conscious developments are quickly becoming the new benchmarks for building future-proof portfolios.

In this edition, I'll be sharing:

- The latest UK property & mortgage market movements going into winter
- Key legislative changes — including the Renters' Rights Act 2025
- A global spotlight on Montenegro — a rising star in luxury and lifestyle investment.
- Development and construction

Property is power when it's positioned with strategy, vision and aligning investment with sustainability and lifestyle, we don't just buy property we build a legacy

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I’m Coming Out! Market Snapshot

LUXURY TRENDS

The high-end property market is experiencing a remarkable surge, with sales reaching new heights. This trend reflects growing consumer confidence and the allure of luxury living in an ever-evolving real estate landscape.

INTEREST RATES

Current interest rate trends indicate a shift, influencing buyer behaviour in the mortgage sector. As rates fluctuate, potential homeowners are encouraged to act swiftly to secure favourable financing options before any significant changes occur.
The Bank of England held the base rate steady at 4.00% in October 2025

Interest Rate Forecast

The base rate was expected to remain at 4.00% through the end of 2025.
Gradual cuts were forecast for 2026, with the rate potentially falling to 3.75% in early 2026 and 3.00% by late 2026.

KEY INDICATOR	Inflation Still Above Target UK inflation was at 3.8%, nearly double the BoE’s 2% target.	The UK economy showed signs of stagnation, with GDP growth flatlining in Q3 2025	The BoE halved its 2025 growth forecast from 1.5% to 0.75%, citing weak retail sales and minimal GDP expansion

How Will I Know?

MORTGAGE RATE TRENDS

Recent fluctuations in mortgage rates have left many **homebuyers uncertain**. Experts suggest that understanding these changes is crucial for making informed decisions in this dynamic market as we approach the year-end season.

MARKET OUTLOOK

PREDICTIONS

Analysts anticipate a **steady rise** in home prices, driven by increased demand in urban areas and sustained interest from first-time buyers.

CHALLENGES

Supply chain disruptions continue to **impact construction**, leading to delays and increased costs for new housing developments.

OPPORTUNITIES

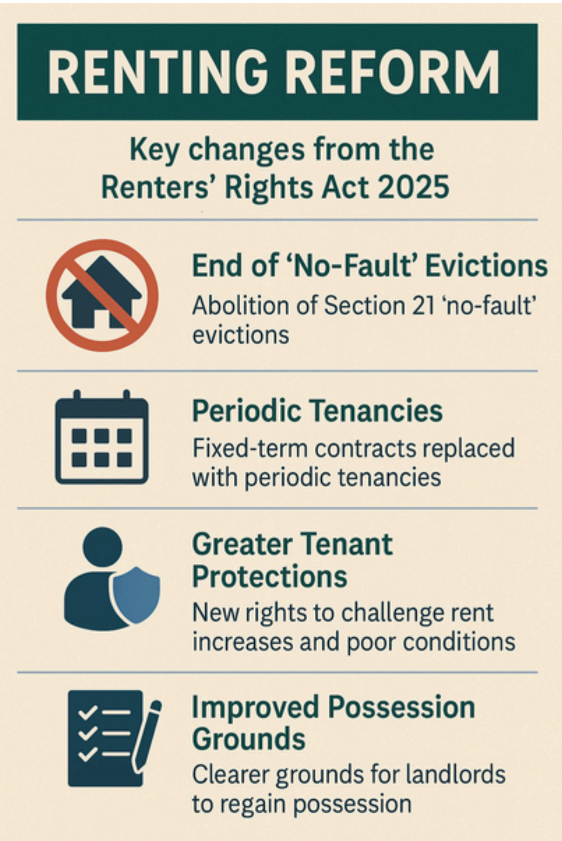
With the right financing options, potential homeowners can still **capitalise** on favorable market conditions by leveraging tailored mortgage solutions.

RENTERS RIGHTS BILL

Renters Rights Act 2025 received Royal Assent on 27 October 2025

Implementation Period New tenancy system suggested to take from now until Q2 2026

KEY CHANGES



Abolition of Section 21 'No-Fault' Evictions

- Landlords can no longer evict tenants without a valid reason.
- Tenants gain greater security and can challenge poor conditions or unfair rent hikes without fear of retaliation.

End of Fixed-Term Assured and Assured Shorthold Tenancies

- All tenancies will now be periodic, offering more flexibility and protection for renters. [bills.parliament.uk]

Tenant Empowerment

- Tenants can end tenancies with two months' notice.
- New rights to challenge rent increases and report poor conditions.

Landlord Protections

- Strengthened repossession grounds for legitimate cases (e.g. selling the property, anti-social behaviour).
- Clearer legal framework to support continued investment in the rental sector.

Additional Provisions

- Pet-friendly policies: Tenants can request to keep pets, with landlords required to consider requests reasonably.
- Support for vulnerable renters: New obligations for landlords of temporary and supported accommodation.

MORTGAGE IMPACTS OF THE RENTERS RIGHTS BILL

INCREASED DEMAND FOR BUY-TO-LET

New regulations drive landlords to adapt their strategies

The Renters' Rights Act 2025 is prompting **landlords** to pursue buy-to-let mortgages with enhanced compliance features.

As stricter tenancy regulations are implemented, landlords are increasingly seeking mortgage options that align with these new requirements with an emphasis on energy efficiency.

This shift reflects a growing emphasis on responsible property management and a proactive approach to meeting regulatory standards, ultimately enhancing the rental market for all stakeholders involved.

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I Have Nothing

PROTECTION CORNER

Protect your income . protect your independence

Specifically designed to replace a portion of your income if you're unable to work due to illness or injury — helping cover mortgage payments, bills, and everyday expenses while you recover.

Income Protection Insurance

Pays out monthly income (typically up to 60–70% of your earnings) until you return to work or reach retirement age

Covers a wide range of conditions — from mental health challenges to musculoskeletal injuries and chronic illness

Flexible deferred periods (e.g. 4, 8, or 12 weeks) allow you to tailor the policy to your savings or employer sick pay

Ideal for self-employed clients, contractors, or anyone without long-term sick pay benefits

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

SPOTLIGHT

Why Montenegro

Montenegro is rapidly becoming one of Europe's most desirable emerging markets.

With its Adriatic coastline, favourable tax environment, and growing luxury development sector, it's a prime choice for UK investors, expats and HNW clients seeking diversification.

Expat & HNW Mortgage options
Up to 70% LTV available through international/private lenders
EUR lending with 10 –25 year terms
Competitive fixed and variable rates
Strong short-let and seasonal rental yields (6–10%)
Flexible structures for UK investors using equity release to fund overseas acquisitions

Strategic Advantage with Chanelle
Access to exclusive Montenegro listings via NestSeekers network

Bespoke financing packages via Mayfair Mortgage Co
Expert support from sourcing to legal completion and refinancing strategy

Ideal for: lifestyle buyers, portfolio investors, and expats seeking long-term returns

"Buy the lifestyle. Finance the investment. Structure the legacy."

Book your Diva Discovery Call

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"Invest in your dreams and watch them flourish with every step you take towards your future."

KEY STATISTICS

10%

ECO Friendly sustainable housing

15%

Digital Nomad Passes up

20%

Increase in property sales driven by tourism

(source MONSTAT)

RESPECT

Key Development Drivers

Urbanisation & Housing Crisis: Cities are prioritising affordable housing, mixed-income projects, and rent control measures.

Flexible living spaces, wellness amenities, and tech-integrated homes Sustainability & Green Building
Decarbonization efforts accelerating due to cost pressures and energy security concerns

Green building certifications (LEED, BREEAM) and net-zero carbon designs are becoming standard.

LENDER RATES SNAPSHOT
HNW Private Banks

Lender	Product Type	Term	Guide Rate	Max LTV
Coutts	Private Residential	5-Year Fix	4.25%	75%
Handelsbanken	Private Residential	2-Year Fix	4.35%	75%
Investec	HNW Mortgage	5-Year Fix	4.45%	80%
RBC International	Private	3-Year Fix	4.40%	70%
UBS	Wealth Mortgage	5-Year Fix	4.50%	70%
Julius Baer	Private Banking	5-Year Fix	4.60%	65%
Lombard Odier	Private Bank	5-Year Fix	4.55%	70%
C Hoare & Co	Private Client	2-Year Fix	4.70%	75%
Credit Suisse	HNW Lending	5-Year Fix	4.40%	70%
Weatherbys	Private Bank Residential / Investment	5-Year Fix	4.55%	75%

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. Mayfair Mortgage Co review whole market products and provide this as a snapshot only for November 2025 rates.

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LENDER RATES SNAPSHOT
HIGH STREET LENDERS

Lender	Product Type	Term	Guide Rate	Max LTV
Halifax	Residential	2-Year Fix	4.98%	90%
Nationwide	Residential	5-Year Fix	5.02%	90%
Barclays	Residential	2-Year Fix	4.95%	85%
Santander	Residential	5-Year Fix	5.10%	90%
NatWest	Residential	5-Year Fix	5.05%	90%
HSBC	Residential	2-Year Fix	4.85%	90%
Lloyds	Residential	5-Year Fix	5.00%	85%
Virgin Money	Residential	2-Year Fix	4.99%	90%
TSB	Residential	5-Year Fix	5.09%	85%
Skipton BS	Residential	5-Year Fix	4.95%	90%

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LENDER RATES SNAPSHOT
BUY TO LET

Lender	Product Type	Term	Guide Rate	Max LTV
Paragon	Portfolio BTL	5-Year Fix	5.21%	75%
The Mortgage Works	Standard BTL	2-Year Fix	4.89%	75%
Landbay	Specialist BTL	5-Year Fix	4.95%	80%
Vida Homeloans	BTL	2-Year Fix	3.75%	75%
Foundation Home Loans	BTL / Ltd Co	5-Year Fix	4.85%	80%
Aldermore	BTL / HMO	5-Year Fix	4.99%	75%
Precise Mortgages	BTL / Adverse	5-Year Fix	5.10%	75%
Kent Reliance	BTL	5-Year Fix	4.95%	80%
Fleet Mortgages	BTL / HMO	5-Year Fix	4.99%	75%
West One Loans	BTL / Specialist	5-Year Fix	5.05%	75%

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LENDER RATES SNAPSHOT
DEVELOPMENT & BRIDGING FINANCE

Lender	Product Type	Term	Guide Rate	Max LTV
United Trust Bank	Development	12-18 Months	0.80% pm	65%
West One Loans	Bridging / Dev	12 Months	0.78% pm	70%
Octopus Real Estate	Development	12-24 Months	0.82% pm	70%
LendInvest	Bridging / Dev	12 Months	0.79% pm	70%
Together Money	Development	Up to 24 Months	0.84% pm	70%
Shawbrook Bank	Developer	12-18 Months	0.81% pm	65%
Castle Trust	Bridging / Dev	12 Months	0.83% pm	70%
Glenhawk	Development	Up to 18 Months	0.82% pm	70%
MT Finance	Bridging	Up to 12 Months	0.85% pm	70%

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Diva Discovery Call

Are you seeking clarity and confidence in your mortgage and property 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.

Email: chanelle@mayfair-mortgage.co.uk

Website: www.mayfair-mortgage.co.uk

Book your discovery call

Call: 0208 044 8517

Connect with the Diva