



Hiney Financial Services

MONKSFIELD MORTGAGES

- 92% Finance Available
- 24 Hour Mortgage Approval
- No Valuation, Acceptance or Arrangement Fees
- Choice of 10 Lenders
- 6 months free Mortgage Protection

SAMPLE MORTGAGE QUOTATION BASED ON:

| Loan Amount | 35 years Variable Rate @ 2.90% (*APR 2.94%) | 35 years 1 Year Fixed Rate @ 2.40% (*APR 2.43%) |
|-------------|---|---|
| | Repayments per month | Repayments per month |
| €193,200 | €732.79 | €680.37 |
| €211,600 | €802.58 | €745.17 |
| €239,200 | €907.26 | €842.36 |
| €257,600 | €977.05 | €907.16 |

- *Exact APR's are quoted on a loan by loan basis.
- All repayments quoted above do not include First Time Buyers Tax Relief of up to €155.63 for couples and €155.63 for single applicants.

HINEY FINANCIAL SERVICES LTD

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Hiney Financial Services Ltd. is regulated by the Financial Regulator.

WARNING :Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

VARIABLE RATE LOANS

WARNING : The payments rates on this housing loan may be adjusted by the lender from time to time.

FIXED RATE LOANS

WARNING : You may have to pay charges if you pay off a fixed rate loan early.