



# dwello

mortgages

**Mortgages Snapshot**  
May 2025

# Snapshot Summary

May 2025

Dwello hunt down the right mortgages for our customers by being on the frontline of the mortgage market, tracking offers and rates across a broad range of lenders from high street banks to bespoke specialists. The following provides a summary of key trends from across the market in May 2025.

**Despite the challenging environment, there is good news to be found in the data...**

- In May 2025, the top 10 lenders' 85% LTV purchase mortgage rates have sustained their positive trajectory, **with the average rate holding steady around 4.21%.**
- In May 2025, the remortgage market's 85% LTV rates from top 10 lenders have continued their **downward momentum, with average rates settling around 4.29%.**
- The provisional data for UK residential property transactions shows sustained recovery momentum through early 2025, **with the LTM figure reaching 101,796 in March 2025.**
- The UK housing market continues to show diverging trends through spring 2025, with asking prices maintaining their elevation **around the £368k mark, while actual property prices show steady growth approaching £271k.**
- The value of gross mortgage advances in Q4-24 showed notable growth to **£68.8 billion, representing a significant increase of 14.3% (£8.6 billion) from Q2-24's £60.2 billion.**
- The Q4-24 data shows fixed rate mortgages increasing slightly to **94%, with variable rates decreasing to 6%. This shift indicates growing borrower confidence in locking in rates.**

# Mortgages aren't just numbers, they're dreams and ambitions waiting to be realised.

Our ambition is to hunt down your mortgage match.

Sit back and relax, our aim is to hunt down the right mortgage for you and your life.

If you're moving home, re-mortgaging or a buy-to-let investor, let us search a wide range of products from high street lenders to specialist providers, so we can find the right mortgage match for you.



WhatsApp  
07714 597 081



Email  
[info@dwelldomortgages.co.uk](mailto:info@dwelldomortgages.co.uk)



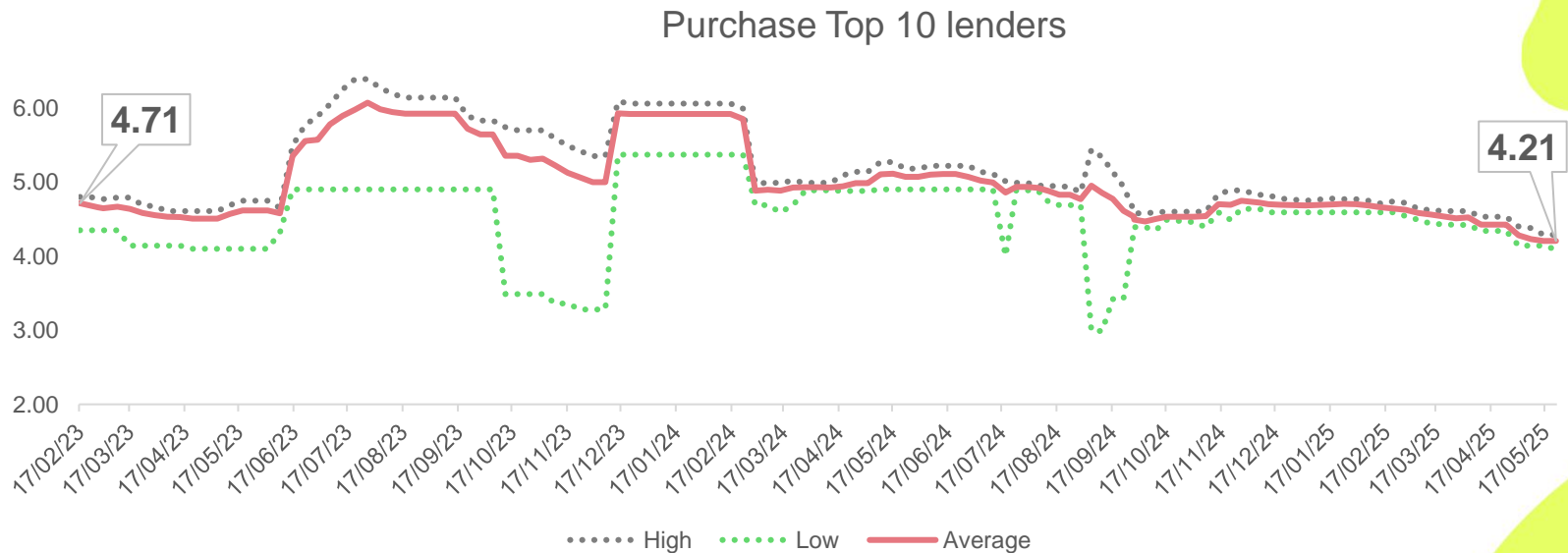
Phone  
0333 533 0051





# Dwello – Mortgage Rate Index (85% LTV Purchase)

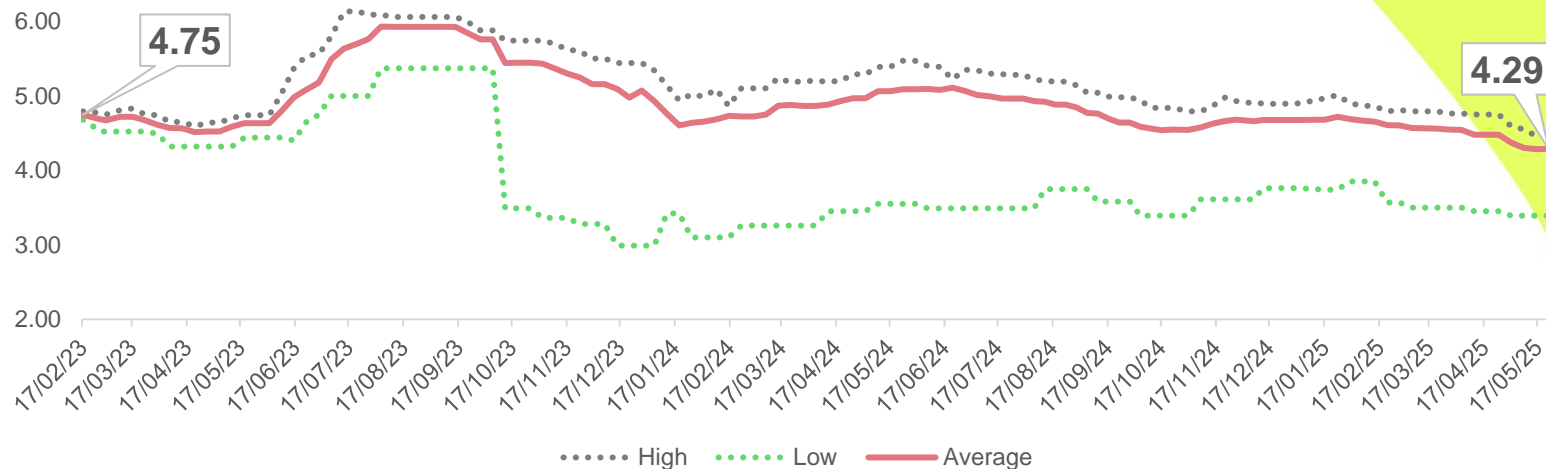
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# Dwello – Mortgage Rate Index (85% LTV Remortgage)

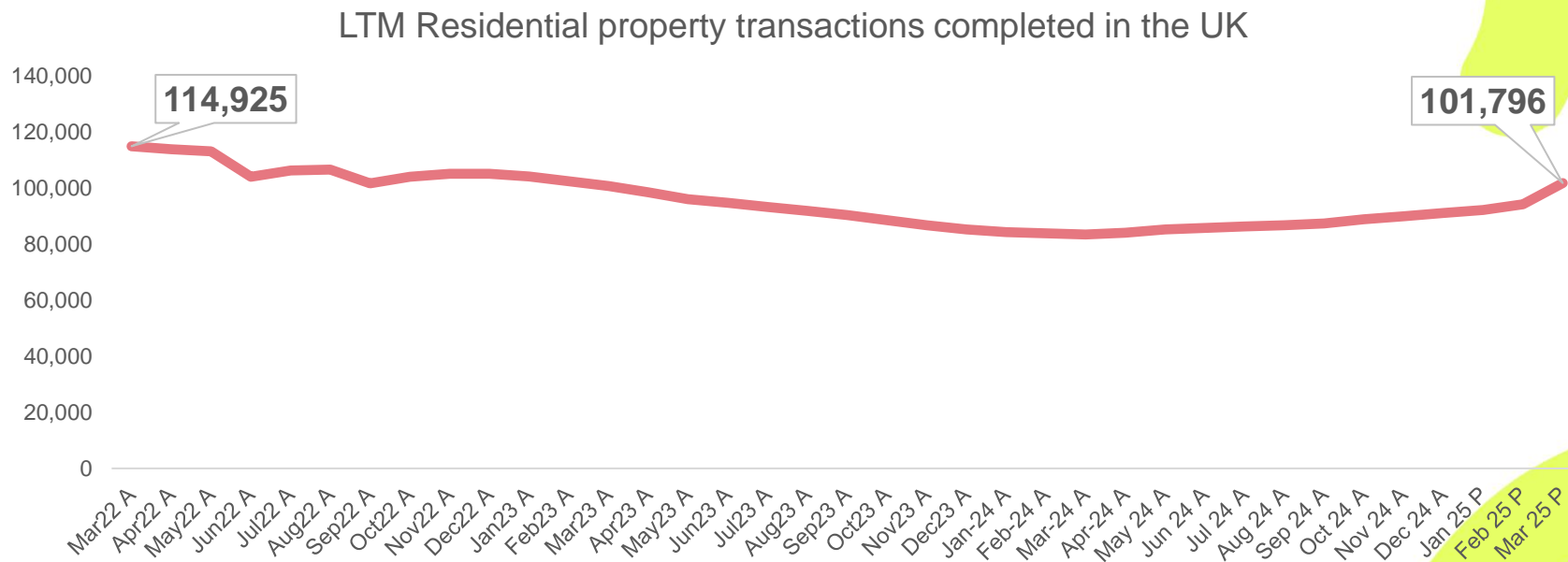
“In May 2025, the remortgage market's 85% LTV rates from top 10 lenders have continued their downward momentum, with average rates settling around 4.29%.”

Remortgage Top 10 lenders (%)



# Residential transaction volumes

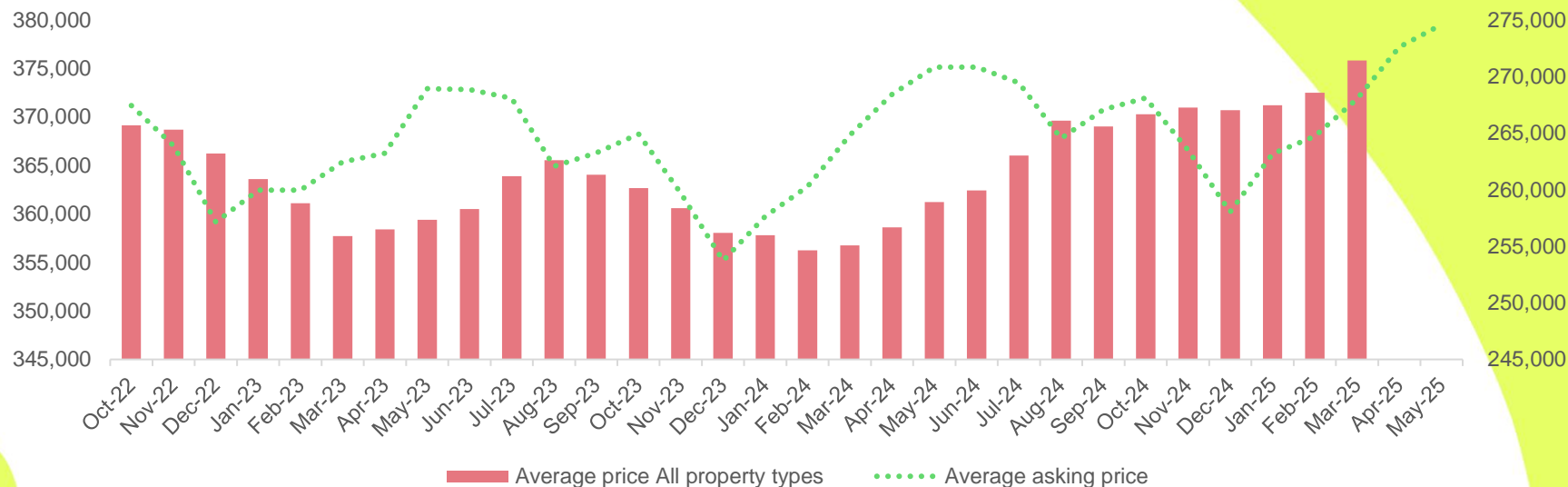
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# Residential transaction prices

”The UK housing market continues to show diverging trends through spring 2025, with asking prices maintaining their elevation around the £368k mark, while actual property prices show steady growth approaching £271k.”

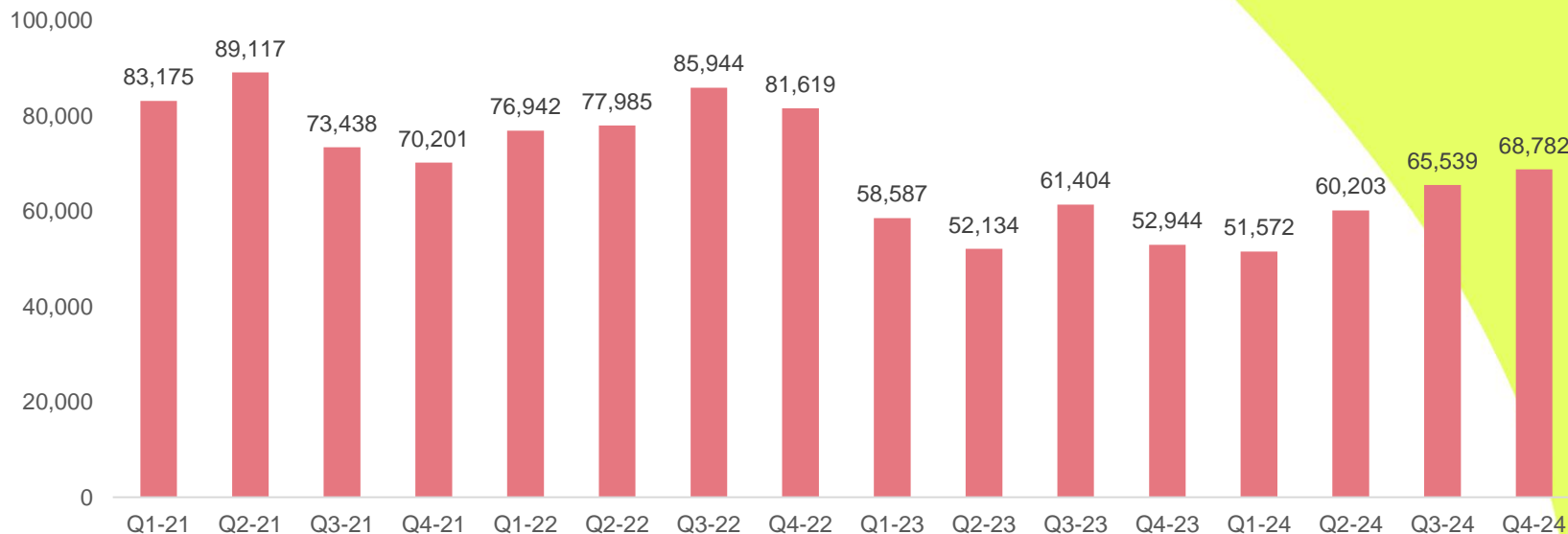
Average price vs. average asking price (Rightmove)



## Mortgage Value Gross

“The value of gross mortgage advances in Q4-24 showed notable growth to £68.8 billion, representing a significant increase of 14.3% (£8.6 billion) from Q2-24's £60.2 billion.”

Mortgage value gross (£'000m)





# Breaking Down the Barriers

Let's face it – the deposit hurdle keeps rising while savings accounts lag behind. April Mortgages' "No Deposit Mortgage" targets individuals with stable incomes and clean credit who've watched the property ladder drift away despite having income to service a mortgage.

This isn't a too-good-to-be-true scheme with hidden catches. April Mortgages positions this as a straightforward solution for today's economic realities.

**What's in the Box?** The mortgage offers genuinely attractive features:

Fixed rate options over 10 or 15 years for budgeting predictability Interest rates that automatically decrease as equity grows – rewarding persistence. No early repayment charges when moving home or using own funds unlimited overpayments without penalty. Currently available for home purchases only, with rates up to 4.49 times income on both fixed terms.

**Who's It For?** April Mortgages targets individuals earning £24,000+ with robust credit histories. This focus on affordability and creditworthiness rather than deposit size represents a fresh approach to responsible lending.

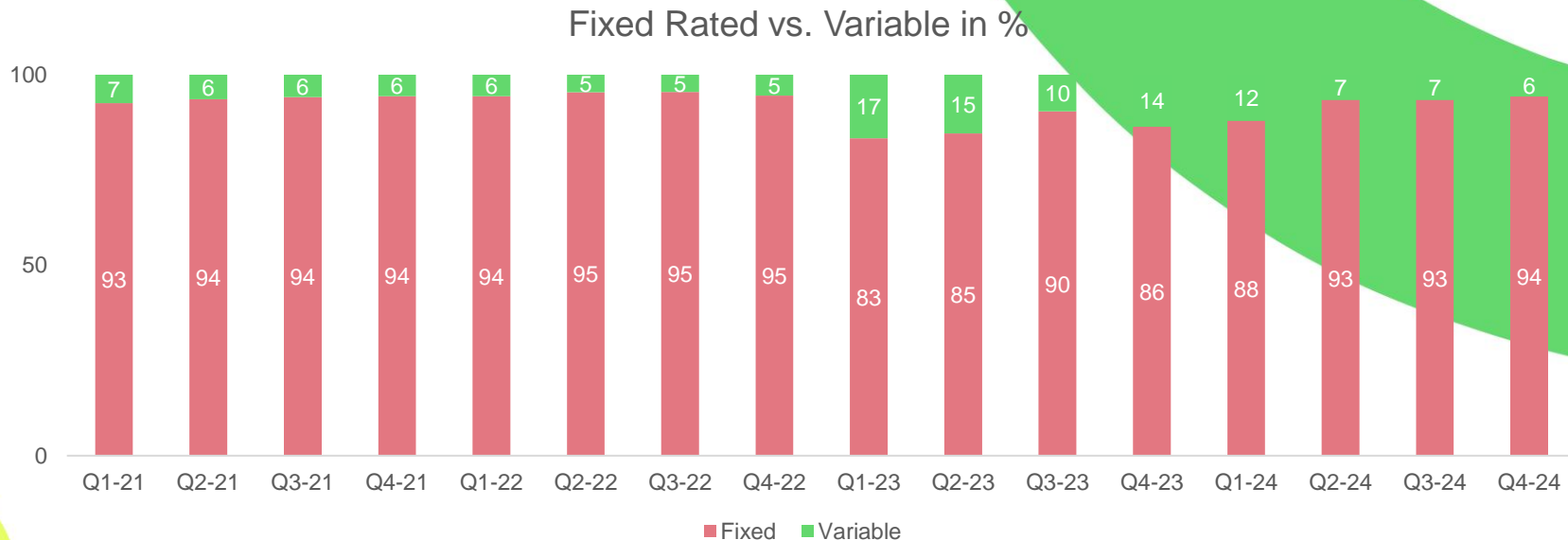
James Pagan, Director of Product, notes: "Saving for a deposit remains one of the biggest barriers to home ownership" – even for those with solid financial foundations.

Director of Mortgage Distribution Rachael Hunnisett highlights the widening gap between wages and house prices that's made traditional homeownership increasingly difficult.



## Fixed Rated vs. Variable

“The Q4-24 data shows fixed rate mortgages increasing slightly to 94%, with variable rates decreasing to 6%. This shift indicates growing borrower confidence in locking in rates.”





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WhatsApp  
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Email  
**[info@dwellomortgages.co.uk](mailto:info@dwellomortgages.co.uk)**



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