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Here's some things to start thinking about...

**1. What type of mortgage do you want?**

When your mortgage deal ends, you could look at switching to a new deal. You'll need to decide how long you want your new deal for, and what fees you're happy to pay.

**2. Do you want to pay it off sooner?**

If you can afford to, you could choose to increase your monthly mortgage payment to pay your mortgage off sooner. You'd also end up paying less interest overall.

**3. Do you want longer to pay it off?**

Or, you could look to extend the length of your mortgage to reduce your repayments every month. This would give you a little more spending money for other things. But, you'll end up paying more interest over time.

**4. Do you want to borrow more?**

You might be able to borrow more to update your home\*. Upgrading your kitchen, or adding an extension could make all the difference to your living space and could add value to your home.

\*Subject to lending criteria.

Relax. You don't need to make a decision yet.  
We'll be in touch when the time comes.

[bankofirelandmortgages.co.uk](http://bankofirelandmortgages.co.uk)

