



Under normal circumstances, the number of loans approved for house purchase, when not seasonally adjusted, falls steeply in December and January when there is little activity in the housing market. The severe credit situation over the last 18 months has been well documented but the pattern remained broadly similar although at a lower level. The first sign of improved lending appeared in February 2009 after which an average of 50,000 per month was the norm but with the usual Dec/Jan dip. March and April 2010 seem to be back at the previous average.



Commercial Due Diligence
Commercial Recovery
Performance Improvement



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