

Mortgages the facts

Place.

Which mortgage is right for you?

Finding the right mortgage can often be as challenging as finding your new home. We have a team of trusted, independent financial experts offering mortgage advice who will take the time to understand your requirements and help you find the best solution.

Whether you are moving home, buying your first property or buying to let, our experts can help you chose a mortgage solution that is right for you.

How much can you borrow?

Our experts work out how much lenders will lend to you based on what you can afford, not just what you earn. They will consider your household income and take into account your monthly outgoings.

A range of mortgage options

Variable Rate - The interest rate you pay is fixed for a set number of years, so your monthly payments remain unchanged throughout this time, helping you to budget with confidence. With a fixed rate mortgage, even if rates in general rise, your mortgage payments won't.

Fixed Rate - Flexible mortgages offer you the ability to overpay, underpay, take repayment holidays or offset savings to help repay your mortgage sooner.

Flexible Mortgages - Flexible mortgages offer you the ability to overpay, underpay, take repayment holidays or offset savings to help repay your mortgage sooner.

Offset Mortgages - An Offset mortgage allows you to offset savings to pay less interest on your mortgage. Think about it, you could pay off your mortgage earlier, saving you thousands of pounds!

Buy-to-let - Are you about to become a landlord? If you are looking to invest in a property that you're planning to rent out, then a Buy-to-let mortgage is the one for you. Knowing how much you can borrow is worked out using multiples of your property's rental income not your personal income.

'Porting' your existing mortgage to your new purchase

Porting is when you transfer your existing mortgage interest rate to a new property purchase. This means the same interest rate continues to apply to your next mortgage. If you are still within the promotional rate period of your current mortgage, you can avoid paying any Early Repayment Charges that you may have on your current mortgage.

What you need to do next...

Our financial advisers will help you decide which mortgage options work best for your current and future needs. Our experts focus on individuality and provide you with a personal service. Meetings are scheduled to suit you; daytime, evening or weekends, before, during or after work, your home, their office or a cafe – whichever works best for you.

Contact us today to arrange a meeting!