



## **Mortgages:**

We provide a **personal mortgage service** which includes the following types of situations:

**Mr and Mrs A** both have reasonably well paid jobs but are finding it difficult to get their foot on the property ladder. **We can identify lenders** that would be willing to lend them the amount they need.

**Mr B** has inherited some money and wishes to use it as a deposit on a 'buy to let' property. We can arrange the most suitable type of mortgage and are able **to talk him through the wider pros and cons** of buying to let.

**Mrs C** and her husband have been with the same lender for many years and wonder if they are paying too much for their mortgage. **We will carry out a review of the mortgages** that are available and advise them accordingly.

**Mr and Mrs D** would like to buy a home, but their combined incomes are not sufficient and they have student debts to repay. Mr D's father does however, have a relatively high income and a small mortgage. **We can recommend a lender who will allow Mr D's father to act as guarantor** so that Mr and Mrs D can purchase a home of their own.

**Mr and Mrs E** have a substantial mortgage that is tied to a number of endowment policies and there is a large projected shortfall. **We can review the endowment policies** and recommend whether any should be surrendered. **We would then calculate how much repayment mortgage is required** to make sure that the mortgage is likely to be repaid.

**Miss F** has a very busy working schedule and wants to keep on top of her mortgage costs. **We will find the most attractive fixed rate or other mortgage package and automatically review her mortgage**, making it easier for her to keep track of her payments.