

Six points to consider when taking out a mortgage.....

Impartial Advice:

- Does your Bank or Building Society operate on a whole of market basis?
- Because we are not tied to any one Lender we can offer a more flexible approach!

Borrow What You Can Afford To Repay:

- Lenders use different criteria to assess borrowing, but you should always ensure you are comfortable with this!
- Remember you have other things in life to pay for as your circumstances change....

Your Credit File:

- We know that life is not perfect and your credit file may be the same.
- We have access to Lenders who will look at the full spectrum of credit history.

Your Deposit:

- A deposit can come from various sources for example Savings, Investments, Gifted Equity - how will this be funded and do you have evidence of this?
- We have Lenders that will assess various deposit sources for you.

Associated Costs:

- Have you considered the outlays for Land & Business Transaction Tax, Solicitor & Valuation fees?
- There may also be mortgage product fees to consider – come and talk to us!

Your Current Finances:

- Have you thought about your current expenses both financial and otherwise?
- Will these continue after your new loan completes or do you wish these to be consolidated – again, come and talk to us!

