



# Why use a Mortgage Advisor?



## We are qualified

Mortgage Advisors must be fully CeMAP qualified before we can give you advice. This means we must know everything from Financial Assets to regulations to Mortgage and Property law's.

Yes, we can all read the best rates on the internet and general guidelines's on who can and can't buy a home, however, just as we can't self-diagnose an illness, we can't always find the best deal.

We once had a family of 5 come in to see us with little hope that they could buy a house. After looking through their finances, their deposit and personal needs, it was looking difficult. As qualified consultants with 'connections', we were aware that there was a new build house that some builders were keen to sell as it was the last on the plot. We called them and the builder agreed to give them a gifted deposit to help them buy this house on the HELP TO BUY scheme. They now have a home with an affordable Mortgage and Protection for a great future.

This is a great example that reminds us, as Advisors, why we do what we do. This is something the internet could not have done for you.

Contact us for further  
information

01908 010370

## We know the industry

Mortgage Advisors understand the property world and the intricacies of lending criteria, which become more difficult year after year.

Understanding this enables us to not only get you the best Mortgage and Protection on the market, but the most suitable for you and your family.

We understand what lenders want to see before they give someone a mortgage. If it's not possible for you to get a mortgage straight away, we can advise you on the next best steps to getting you there. We deal with lenders on a day-to-day basis discussing applications and minimising any risk of a mortgage application being declined.

Building a relationship with your Mortgage Advisor, who has relationships with lenders means there is a good chance of the process being as stress free and streamlined as possible. We know which lenders will decline people living in their overdraft or that have 'pay day' loans, although this is not on their standard lending criteria on the internet, we know how to foresee these likely eventualities.

If you think you are years away from being able to own a home, let us either surprise you with some great deals that are available OR set you off on a reachable path to buy your home in the near future.