

# Mortgage Advice Service



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For many individuals and families, the largest financial commitment they will make over their lifetime is buying property. Not taking the right advice could prove very costly. Our experienced mortgage advisers provide a service that can save you time and help to secure your financial future.

We advise clients with a wide range of situations and needs, from first-time buyers climbing onto the first rung of the property ladder, to experienced buy to let landlords refinancing their property portfolios.

## **Our Mortgage Advice Service provides:**

**CONVENIENCE** – We offer an efficient, telephone-based service with access to a vast range of lenders and products.

**EXPERTISE** – Our fully qualified and experienced advisers will review your situation and recommend the most suitable way of financing your property.

**CENTRAL POINT OF CONTACT** – We work with you and for you, liaising with lenders and other third parties to help manage the application towards a successful completion.

**ONGOING CARE** – Our commitment to ongoing service means we will contact you again in good time to renew your mortgage.



# The value of advice

Comparison websites and best buy tables can show an overview of the lowest rates, but offer little understanding of your individual needs and objectives. The lowest rate may not necessarily be the best rate for you.

Our advisers will take the time to understand your individual circumstances, use their expertise to identify and recommend the most appropriate mortgage for your needs and explain their recommendation to you.

Our review takes into account more flexible options such as offset accounts, interest-only borrowing and the ability to make large over-payments without penalty.

Our fully-qualified team are not restricted to advising on only mortgage financing. We can also recommend and source financial protection products to help ensure your property would not need to be sold should the worst happen.

## Why choose us?

We understand that our clients are busier than ever and may not have the time to organise their own mortgage. Our convenient, telephone-based service is designed to support clients who do not have the time to spare on repetitive phone calls to lenders and would instead prefer to hand the process to an experienced adviser.

We have extensive experience with clients who have a non-standard income model. Whether you are employed, self-employed, a company director or a contractor, we know how best to present your income in the most favourable way to lenders.

As an experienced team of advisers we have developed relationships with many lenders, some of whom are able to agree cases outside of published criteria. We also have access to exclusive interest rates that are not available should you apply directly.

Over many years we have built strong relationships with those working in the legal sector and we are a recommended service partner to the Bar Council, representing barristers in England and Wales.

As part of our Mortgage Advice Service, we will provide you with a single point of contact and liaise on your behalf with the various third parties such as solicitors and estate agents to help manage the application through to completion.

# Get in touch

To find out more about our Mortgage Advice Service, please get in touch with us by phone or email:

**03442 640 705**

**[mortgagedesk@closebrothers.com](mailto:mortgagedesk@closebrothers.com)**

**[www.closebrothersam.com/mortgages](http://www.closebrothersam.com/mortgages)**

We offer advice on a comprehensive range of mortgages from across the market, but not those deals that you can only obtain by going direct to a lender.

Our fee is payable on application and is a minimum of £250, up to a maximum of 1% of the mortgage amount.

Your home may be repossessed if you do not keep up with repayments on your mortgage.

You should be aware that not all buy-to-let mortgages are regulated by the Financial Conduct Authority (FCA). This means that if you chose to take up such a mortgage, you will not have the means of redress offered for regulated mortgage contracts in the event that you should have any complaints.



Telephone calls made to any member of Close Brothers Asset Management may be recorded, and recordings may be used for training purposes or to meet our regulatory requirements. Any data provided during the call will be used and held in accordance with relevant data protection law.

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