

Finding the right mortgage

OUR MORTGAGE ADVICE
SERVICE



Close Brothers
Asset Management

Introduction

There are many ways to seek a mortgage on a property. Comparison websites and best buy tables can show an overview of the lowest rates, but offer little understanding of your individual needs and objectives.

Our team of accessible, expert telephone mortgage advisers are there to listen to your requirements and provide you with clarity and clear direction, helping you secure the right mortgage for your needs.

Being completely independent of any lender, we can research the market to find you the right solution – sometimes outside of published criteria. With decades of experience, we can advise and help you source whichever kind of mortgage will be right for you, including specialist products such as buy-to-let or offset mortgages.

For further peace of mind, our mortgage advisers are also qualified to provide protection advice – which means they can discuss ways to ensure you could keep your property should the worst happen. They can also refer you to our team of financial advisers to see how purchasing property fits with your short, medium and long term goals.



Mortgages for every purpose

BUYING A NEW HOME

For most individuals and families, owning property will be the largest financial commitment they will make over their lifetime. Not taking the right advice could prove very costly. Before entering negotiations to purchase a new home it is vital to understand how much you can borrow and what it will cost – this applies to both first-time buyers and more experienced homeowners alike.

Our support starts right at the beginning of your journey, helping you assess affordability and budgeting – giving you complete clarity and confidence to make realistic and meaningful offers.

REMORTGAGE SERVICE

Whether you're looking to raise funds for home improvements, restructure expensive short term debt, or simply to save money with a lower interest rate – we can help you make the right decision for your needs. We will compare what your existing lender can offer against what is available in the rest of the market to give you the peace of mind that you are getting the best deal.

BUY-TO-LET

Our service is not limited to your own home – we can also arrange lending on investment properties. From helping would-be landlords let their existing property instead of selling it when they move home, to assisting more experienced landlords refinance their whole property portfolio, we have the expertise and know-how to help. Whether the property is student let, a family home, or a high-spec penthouse apartment for corporate executives, we will help find the best lender for your needs and objectives.

SPECIALIST LENDING

Not all of us fit the conventional model and sometimes you may need a more specialist solution to meet your borrowing requirements. Whether you require a second charge loan to avoid paying early repayment penalties to leave your existing lender, are looking for shorter term borrowing via bridging finance, wanting to discuss a commercial mortgage against your business premises, or even borrow into later life via equity release, we have a solution in place to help.

Clarity at every stage of the mortgage process

At each stage of the mortgage process, we save you time by taking away any administrative burdens and providing you with clear direction.

We work with you and for you, providing you with a single point of contact. We will also liaise with any third parties such as solicitors and estate agents to help manage the application through to completion.



Providing clarity and confidence at each step of the mortgage process





Further peace of mind

Everyone has their own unique financial circumstances and objectives to consider when purchasing a property. As part of our service, we can advise ways to protect your property should you die or suffer a serious illness during your mortgage term. If you currently have a protection policy, we can also review it for you, to make sure it meets your current needs.

LIFE COVER

These policies, in their simplest form, pay a lump sum if the policyholder dies within the policy term. The lump sum can be set to reduce over time to match the balance of a repayment mortgage, and the policy can be joint life such that the lump sum would be paid if either of the policyholders were to die during the term.

CRITICAL ILLNESS COVER

Critical Illness policies can be set up in exactly the same way as described above for Life Cover, however the lump sum is paid upon diagnosis of one of a number of predefined serious critical illnesses, such as types of cancer or heart conditions. The lump sum can again reduce to match the outstanding balance of a repayment mortgage.

FAMILY INCOME BENEFIT

These policies provide reassurance should you die within the policy term, by paying a regular monthly benefit rather than a single lump sum. They are therefore ideal to cover ongoing monthly bills and other living expenses for a family.

INCOME PROTECTION

Income protection policies are designed to provide a replacement income should the policyholder be unable to work due to illness or accident. These policies provide a means to continue paying your monthly mortgage repayments and other associated living expenses during your recovery and recuperation period.

We would be delighted to talk

Our team are on hand to help you find the right mortgage and support you through the process. Please get in touch to find out more.

Tel: 03442 640 705

Email: mas@closebrothers.com

Web: www.closebrothersam.com/mortgages

We may charge a fee at the point of application for a mortgage, depending on the amount you borrow and the complexity of your own individual circumstances. We may also receive a commission from the lender and/or life company. 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.
Please visit www.closebrothersam.com/legal-centre/privacy-policy/ for more information about how we use your data.

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