

# Our Services

This document provides details of our mortgage brokerage service, the process and associated costs.



## Mortgage Brokerage Service

Our lending services are suitable for clients with loan requirements ranging from residential property funding through to property portfolio arrangements such as buy to let and commercial project funding.

The service provides independent mortgage advice covering whole of market research. The firms advisers are qualified to the highest level (CII/PFS level 4) obtainable in the United Kingdom.

The mortgage advice process plays a fundamental part of the firms main client offering, Financial Planning Service. Where it supports monitoring, analysis and arrangement of client liabilities, such as loans and mortgages.

### Examples of cost

#### First Time buyer, buying a home

A first time buyer looking to purchase their first property. £350 fee, which would cover the mortgage process from start to finish.

#### A buy to let investor refinancing a property

An investor refinancing their investment property. £650 fee, where research is conducted and an improved lending facility (mortgage) is put in place.

## What is covered

- Initial discussions and ongoing support.
- Obtain full details of applicants, including income and expenditure.
- Assessment, including affordability.
- Research, from the whole market.
- Proposal, presenting the chosen lending option.
- Implementation, includes agreement in principle and applications.
- Security protection, proposals for insuring your property and any contents (e.g home).
- Personal & family protection, proposals for insuring exposures to debt (e.g life, health, income & living costs).
- Communication, liaising with any third parties such as trustees, solicitors and estate agents.
- Case tracking, monitoring and lending support until completion.

## Costs

£350 for residential property

£650 for investment property (inc. complex lending scenarios)

£950 for later life lending (retirement & equity release)

£1,250 for business & commercial facilities

Please refer to minimum fee thresholds and examples of cost.

## **FAQ's**

### **What is the Financial Planning Service and how is it different?**

The Financial Planning Service "FPS" is the firm's main offering to clients. This is a full financial planning package aimed at clients who wish to consider all aspects of their financial life. The mortgage process forms just one part of this multi-faceted approach.

### **What are complex lending scenarios**

Complex lending scenarios are situations such as capital raising, second charges, impaired credit.

This caters for the additional administration required when dealing and arranging complicated lending scenarios. For example these could be but are not limited to, capital raising, second charges, impaired credit. We also offer Business & Commercial Lending, fees are charged at 1% of the loan amount.

### **What are business & commercial facilities**

Loans for investment property portfolios, businesses and commercial property. Typical securities would be larger buy to let portfolios, owner-occupied business premises such as offices and warehouses and / or commercial property investment.