

If buying a property, we offer a premier service including an easy 10 step process:



The Mortgage Specialists UK Ltd

'making mortgages easy'

The Mortgage Specialists UK Ltd are please to be able to offer our clients '**whole of market**' and '**independent**' advice on a wide range of services. We work exclusively for you (not the lender or provider) and we have **ALL** mortgage and protection products available on the market. We do not limit ourselves to a 'panel' of lenders or insurers as most banks and estate agents do – our aim is to save you as much money as we can, by finding you the right deal, at the right price.

- Purchase and re-mortgages from **all** lenders to include:

Residential
Buy to let
Let to buy
UK Government schemes
Capital raising
Self build
Commercial

- Protection from **all** providers to include:

Life assurance
Critical illness cover
Income protection
Accident, sickness and redundancy cover
Home insurance
Landlords insurance
Private medical insurance

In general Buy to Let mortgages are not regulated by the Financial Conduct Authority

The Mortgage Specialists UK's typical fee for arranging your mortgage is £499 but the exact amount of this fee will be dependent on your circumstances.

1. We put you in the best possible position by researching the whole mortgage market and issuing you with a mortgage agreement in principle specific to your own circumstances - this shows any vendor that you are a serious buyer and in a position to proceed with a purchase without delay.

2. Once you have found a property we can deal directly with the vendors/selling agents to negotiate a discount off the advertised selling price.

3. Having had an offer accepted we can recommend a solicitor local to you, who will get things done in your timescale at competitive prices - ask us for a quote.

4. We will then research the market again to make sure you still have the most suitable and competitive deal, submit your mortgage application to ensure no time is wasted, instruct the valuation/survey, get your buildings and contents insurance set up ready for exchange of contracts and find you the most suitable and competitive solution for your protection needs (life, critical illness, accident, sickness, redundancy cover).

5. Once a mortgage offer has been received, we check through the terms and conditions, and ensure you are ready for exchange of contracts.

6. We will liaise with the solicitors and selling agents involved to make sure everything goes through smoothly and as easily as possible, ensuring a moving in date when you want it.

7. On the day of exchange we will make sure that the mortgage and protection policies are put into force and started.

8. We will contact you to let you know that everything has gone through as planned.

9. On the day of completion (when you get the keys), job's done!

10. We will keep in touch with you on a regular basis to review your mortgage and protection policies, to make sure that you are always on the best deal available to you.

Referral Voucher

As a thank you from
The Mortgage Specialists UK Ltd,
when the person you have recommended
takes out a mortgage, you will receive

£100

Existing
Client's Name _____

Address _____

Recommended
Client's Name _____

Address _____

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