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# REMORTGAGING GUIDE

YOUR GUIDE TO  
REMORTGAGING

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Think carefully before securing debts against your home. Your home or property may be repossessed if you do not keep up repayments on your mortgage.



## Why should I remortgage?

Find the right deal for you and save some money!

There are a variety of reasons people look to arrange a remortgage. Whether you want to cut your costs by moving to a more competitive rate or simply need to raise some extra cash, remortgaging can work for all kinds of purposes.

For most people, their mortgage is their biggest financial commitment. If you're the kind of person who shops around to get the cheapest television or broadband deal, then you're missing a trick by not using the same skills to save money on your mortgage.

### WE CAN ALSO HELP WITH...

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Equity release  
Bridging finance  
Secured loans  
Life insurance  
Home insurance  
Income protection  
and much more!





## Other reasons you may want to remortgage

It's not just about saving money. It's also about getting a mortgage which is right for you and your situation. So here are some more reasons to think about remortgaging:

### Your mortgage doesn't fit any more

You've had a pay rise or maybe you've inherited some money. You want to make extra payments to your mortgage but your current deal won't let you, or it will only let you make a small overpayment.

Or perhaps you need to be able to miss a payment. Changing jobs or going back into education — whatever the reason, there are mortgages which will let you take payment holidays.

### You want to borrow more

Perhaps your current lender has said no to lending you extra money (called a 'further advance') or the terms it's offering aren't very good.

Remortgaging to a new lender might allow you to raise money cheaply on low rates.



With so many different products available, the market can be confusing.

Our expert advisers have many years' experience in the financial services industry and are here to help you navigate the market in a clear and concise way.

We can assess your current deal, take your financial circumstances into account and find you the most suitable deal from the whole of the market. We can also alert you to any lock-ins or unfavourable aspects of the deal, so you don't get caught out further down the line.

Making the right choice at the right time can potentially save you thousands of pounds over the mortgage term.





## FAQS

### What if I'm on a fixed rate?

If you're on a fixed rate mortgage and tied in for a number of years, your lender will probably apply an early repayment charge if you leave your deal early.

Our advisers will be able to answer all your questions and help you understand all the costs which will apply, taking all your circumstances into account.

### Do I need a deposit?

You don't need a deposit for a remortgage as you can use the equity you have in your home. If you wanted to get a cheaper mortgage, using a deposit to add to the equity you already own is an option and this will lead to you needing a smaller mortgage.

### Will I need a valuation?

Most lenders will instruct their own surveyor or valuer to value your property as part of the remortgage process. The valuation gives the lender a clear understanding of the value of your property. This will be used to calculate your loan to value, which helps the lender decide the deal they are able to offer you.

## Ready to remortgage?

Our expert team are on hand to help you from start to finish. Arrange an appointment with one of our Mortgage Advisers today.

Whether you are a first-time buyer, moving home or looking to re-mortgage, our specialists are here to make the process easier, so you can get on with everyday life.

With everything under one roof, you can rest assured that we can find a mortgage deal that will suit your needs.



**Get in touch today:**

**Call:**

**Email:**

**Website:**

You may be charged a fee for mortgage advice. The precise amount will depend on your circumstances but we estimate it will be £450.00

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