

- BROCHURE

# Mortgage solutions

Property finance advice tailored to your needs

A woman with curly hair is shown in profile, smiling while talking on a black corded telephone. She is holding a pen in her left hand. The background is bright and out of focus, suggesting an office environment with a window. A dark purple semi-transparent box is overlaid on the bottom right of the image, containing text.

## Finding you the right mortgage

Whether you are a first-time buyer, moving home or simply wishing to take advantage of a more competitive rate, finding the right mortgage solution is paramount.

The products on offer from lenders are always changing. Fairstone's mortgage experts understand the complex property market and have the experience needed to identify trends and navigate any difficulties that could arise, ensuring you get the product that is right for you.

# Your options



## First time buyers

Buying a property for the first time can be daunting, with different schemes available on the market to help you get on the property ladder. Your Fairstone adviser can explain these options in detail and support you throughout the process.

We are able to access appropriate mortgage solutions tailored to first time buyers, and work with you to find an option that suits your needs.



## Moving home

If you're already on the property ladder but are looking to move home, we are here to help. Buying a house is potentially one of the biggest investments you will make in life.

Whether you are looking for bigger home to fit your growing family, or considering downsizing once your children have flown the nest – your adviser can help make the process as stress-free as possible.



## Remortgaging

If you already own your home but are looking for a better mortgage deal, you may consider remortgaging. This is the process of moving your mortgage from one lender to another. You may wish to remortgage if you are coming to the end of your existing rate or are planning to borrow money against your property.



## New build mortgages

When it comes to new build properties, lenders apply different loan criteria than they do when lending against established properties.

As new build mortgage specialists, Fairstone has access to exclusive new build mortgage rates which are not available on the high street.



## Buying a second home

If you are looking to purchase a second home, whether that be a holiday home, property closer to work, or somewhere for a relative to live, you will likely need a second mortgage. Usually, you will have to pay a larger deposit and additional stamp duty on this mortgage, however your adviser will work with you to find a suitable product.



### Buy to let

Buy to let properties can be a great way to generate extra income. If you are looking to purchase a property as an investment, rather than living in it yourself, a buy to let mortgage works differently to standard residential mortgages. Your adviser can guide you on the different products available when choosing this route.



### Later life

Equity release allows you to access the equity from your home during your later years in life. This option can be complex, so we would advise speaking to your adviser to find out more, including how you can keep some of the value of your property as an inheritance for your family.



### Commercial mortgages

A commercial mortgage is a type of loan that is secured using business premises. Typically, these are used when business loans have finished. Your budget, building and business type will be taken into consideration when applying for a commercial mortgage.

Whether you are looking to take your first step on the property ladder, buy your 'forever home', or are interested in exploring other mortgage options, a Fairstone mortgage expert can help you find the finance solution that best suits your needs.

# What do you need to prepare?

When applying for a mortgage, you will need to provide a number of documents to support your application. These might include:

- Proof of identity (passport or driving licence)
- Proof of address (such as utility bills)
- Details of your occupation and income
- Your deposit amount
- Details of any current existing mortgages you have (including buy to lets)
- Details of any other financial commitments such as car loans, bank loans, credit cards etc

If you're considering applying for a mortgage in the near future, it would be a good idea to start collating these documents in preparation.

## Protecting your property

Whilst buildings and contents insurance may sound straightforward, it is important to remember that the cost of replacing everything that you own could be financially crippling.

It is also important to make sure that you aren't under-insured, especially if you own a high value home, as this could mean higher value repairs in the event of damage. Speak to your Fairstone adviser or download our protections brochure to find out more.





# Why choose Fairstone?



## We're local to you

With over 40 locations nationwide we strive to provide local, face to face advice to over 70,000 clients.



## Chartered and Defaqto status

Fairstone is proud to incorporate one of the UK's largest Chartered financial planning firms and our managed investment portfolios have been Defaqto 5-star rated for seven consecutive years.



## Committed to quality

Don't just take our word for it. Our clients have and continue to rate us 5 stars on Trustpilot with over 6,000 reviews.

## Book your no obligation initial consultation

Your mortgage solutions will depend on you and your circumstances. With professional financial advice, you can be one step closer to owning your dream home.

Fairstone's advisers offer expert mortgage guidance, financial planning and market wide choice at the best value in the industry.

## Get in touch today to book your first meeting:

0800 029 1110

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