



# OUR MORTGAGE SERVICE

We can tell you who and what is involved, how long it will take, how much you can borrow and work with you to get a mortgage in place before you buy.

Our aim is to make the process as straightforward and simple as possible as well as providing access to exclusive mortgage deals not available on the high street. We offer an initial no obligation free of charge meeting to concentrate on the key facts you will want to know.

## What you need to know:

- How much you can borrow and what deposit you will require for your new property
- Explain the different types of mortgage, finding the one most suitable for you
- What other expenses are involved when buying a house including solicitors, Land and Buildings Transaction Tax (LBTT) and our costs as well as the ongoing monthly expenditure including insurance and council tax

## Doing our Research

After meeting you, the team at McCreas carry out an in-depth market review to help you find the most suitable lender. We take into account the following when making a recommendation most suited to you:

- Lending Criteria
- Interest Rates

- Affordability
- Speed of processing
- Costs/Penalties (the smallprint)!

## Applying for your Mortgage

We help you select the most suitable lender based on our experience, up to date market knowledge and analysis and then submit your application and supporting documents. We deal with the lender and the whole application process from start to finish.

## Keeping things on Track

We push your mortgage application forward by speaking to the lender regularly to ensure they have all of the correct documentation and information to avoid delays. It is our job to keep you and your solicitor up to speed with the progress throughout.

## Working with the Surveyors

We ensure Home Reports (now a compulsory requirement) are valid and up to date and also make sure lenders receive transcripts of these and any further surveys carried out. Should you require a surveyor, we can put you in touch with one.

## Working with your Solicitor

We liaise directly with your nominated solicitor during the completion process

and are on hand if you require any assistance with the paperwork.

A conveyancing solicitor is necessary for a house purchase in Scotland and we can find a good solicitor for you.

## Once your Mortgage is Complete

Most mortgages have a fixed rate period these days (essentially where you are committed to your lender for an agreed period of time). At the same time, new mortgage offers, revised interest rates and mortgage products are introduced to the market regularly by lenders. As part of the McCreas service, we contact you towards the end of your fixed rate period to make sure you are still receiving the best option available by considering any new mortgage offers or interest rates and taking into account any changes in your personal circumstances.

McCrea Financial Services have specialist independent mortgage and insurance advisers to help you through the house buying journey. As well as helping you get your mortgage in place, we will discuss with you what would happen if you were ill and unable to work (or worse) and establish any work related benefits that can support you. Contact us today to get you moving!

McCrea Financial Services Ltd is authorised and regulated by the Financial Conduct Authority. Registered in Scotland SC191039

Your home may be repossessed if you do not keep up repayments on your mortgage. If a Buy to Let property is not let, you will still be liable to make the mortgage payments.

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