

With thousands of different mortgages available from more than 70 lenders, the choice can be confusing.

Our mortgage experts can offer you an honest and unbiased assessment of your needs and recommend the most appropriate deal for you from the entire mortgage market.



- How much you can afford to borrow?
- Associated costs including solicitor costs and valuation fees
- The most appropriate repayment vehicle, including Capital and Interest Only
- Types of mortgages - fixed, capped, tracker, discounted and variable rates

## Many remortgage deals allow you to move lenders at very little cost.

McCrea Financial Services can recommend a solicitor to act on your behalf at very competitive rates, a surveyor to carry out a valuation, buildings and contents insurance and importantly other related protection you may require.

We will arrange for your mortgage to be reviewed on an ongoing basis in order that it remains competitive throughout the term of the loan. This can be done, either by arranging a new deal with your existing lender or by sourcing the most suitable deal available to you from the marketplace.

We can also help with raising funds for home improvements or general capital raising - often known as releasing equity. Depending on your current deal, this can often be done, keeping your mortgage repayments around their existing level, depending on the amount of extra borrowing required.

Buy to Let mortgages allow you to buy a property to rent out and thereby gain rental income as well as owning an additional property as an investment asset. Again, we would source the most suitable deal available for you to fit in with your aims.

This type of mortgage typically requires a 25% deposit of the purchase price or valuation, whichever is lower.

We will review your existing mortgage, providing advice and assistance to ensure you have the most suitable and affordable product for your current circumstances.

Many remortgage deals allow you to move lenders at very little cost also offering the potential to make savings on your monthly repayments.

Your home or property 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.