

**Our home  
to help you  
secure yours**



**MCCREA**  
MORTGAGES



“

Excellent service from start to finish by the mortgage team. Impressed by the personal touch of the service and the feeling you were actually important rather than just another customer. Will recommend to family and friends.

**AM – Glasgow**

“

The Mortgage Team at McCrea FS made the process of obtaining a mortgage painless for us which as first time buyers was a great relief. After one meeting we were able to select our mortgage and they took care of everything else on our behalf, nothing was too much hassle for them and we were updated on a regular basis. We would highly recommend the service to anyone looking for professional and approachable experts in mortgage advice.

**M&E R – Glasgow**

Call us on 0141 572 1340

# Introduction and overview of what we do

For most people, their mortgage is probably the largest financial transaction they are likely to undertake and getting independent mortgage advice is more important than ever. 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 free of charge meeting (with no obligation) to concentrate on the key facts you will want to know.

There are hundreds of different mortgage products available and the choices at times can be confusing. This is where we can help – We can offer an unbiased assessment of your needs and recommend the most appropriate deal which is individually tailored to your circumstances and requirements.

After careful consideration of your complete financial situation, goals and aspirations, we can recommend which product and method we would advise for efficient repayment of your mortgage.

[mccreafs.co.uk/mortgages](https://mccreafs.co.uk/mortgages)

As a mortgage is secured against your home and property, it could be repossessed if you do not keep up the mortgage repayments.



# We can help with a wide range of mortgage requirements whether you are a first time buyer or self-employed



**General Mortgage Advice** We will work with you to get fully prepared, whatever type of mortgage you need. 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 your mortgage in place before you buy.



**For First Time Buyers** If you're ready to leave renting behind, we can help get you on to the property ladder with a tailored first time buyer mortgage. Our mortgage specialists will help you find answers to questions such as 'how much can I borrow?' and 'how much do I need for a deposit?'



**A Mortgage when you are Self-Employed** Searching for a mortgage when you're a director of your own company, a sole trader or in a partnership can be daunting, but we're here to support you every step of the way. We've been finding the right mortgages for self-employed people for almost two decades, and as an independent advisory firm, can search the entire market to find the deal that's right for you.



Call us on 0141 572 1340

We can also work with you on your remortgage plans and help you decide what insurance and protection you want to put in place



**Remortgaging** If you'd like to save money on your mortgage repayments, raise cash against the value of your home or change the repayment term, type or conditions of your loan, it may be time to consider remortgaging your property. Working up to six months before the end of your current deal, we can organise a remortgage that's in place exactly when you need it.



**Protection and Insurance** A mortgage is likely to be the biggest financial commitment you ever make, but too many of us don't know how we would continue to make mortgage payments if there was a significant change in our finances. Buying protection from your mortgage lender will give you limited choice and often offer cover from only one insurer. As Independent Advisers we can assess the full range of protection products available and help you identify the one that's right for you.



Call us on 0141 572 1340

## We also offer advice on specialist areas including lifetime mortgages and buying additional property



**Lifetime Mortgages** Lifetime mortgages are a popular form of equity release, where a homeowner can access funds based on the value of their property without having to move house. We're committed to helping you find the right solution for you, and will talk you through the potential impact of each option on elements such as your tax planning, eligibility for means tested benefits and what you'll be able to leave to your loved ones after you're gone.



**Home Improvements Loan** Whether you want to extend or upgrade your current property to suit your family's changing needs, or carry out home improvements to add value before a future sale, releasing funds held within the value of your home could help you transform the house you have into the home of your dreams. If you decide to go ahead, we'll use our independent, whole-market access to find low interest rates for you to take advantage of, and help you integrate these funds with the rest of your financial planning.



**Buying Additional Property** Whether you're looking for a mortgage on a holiday home, a holiday let or a buy to let property, our expert advisors can guide you through the process from an assessment of what you could borrow, the level of deposit you should be aiming for depending on what you want to do with a second property as well as the kind of rates that are on offer.



Call us on 0141 572 1340

A lifetime mortgage will be secured against your home.

# Thinking about the bigger picture?

At McCrea Mortgages we work closely with our financial planning colleagues who can constantly review all aspects of your finances, from investments to mortgages, protection and pensions. We look at your mortgage not only as a loan to buy your home, but as part of your overall financial profile, in order that it ties in with your intended retirement date, when you plan to start a family, when you want to move home or for other important life events.

Whatever stage of life you have reached and whatever your objectives we can help you create a long-term financial plan which can grow and change with you, through every stage of life, allowing you to plan ahead with confidence for a more secure financial future.



# Your Next Steps

Coronavirus has changed the way we can work with you to get your mortgage in place. Lenders and insurers have all introduced secure platforms aligned to our own online systems to be able to manage every element of your mortgage application remotely. Whilst we look forward to being able to offer a choice between a face to face or virtual meeting to suit your preference, these changes make it easier and more convenient than ever for you to work with our mortgage team.

If you would like to talk to us about a mortgage please contact us today.

**Tel. 0141 572 1340 Email. [mortgages@mccreafs.co.uk](mailto:mortgages@mccreafs.co.uk)**



**Our home to help you secure yours**





McCrea Mortgages  
3rd Floor, Moncrieff House,  
69 West Nile Street, Glasgow G1 2QB

Tel. 0141 572 1340  
Email. [mortgages@mccreafs.co.uk](mailto:mortgages@mccreafs.co.uk)  
Web. [mccreafs.co.uk/mortgages](http://mccreafs.co.uk/mortgages)

McCrea Mortgages is a trading name of McCrea Financial Services Ltd which is authorised and regulated by the Financial Conduct Authority.