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**SIMPSON**  
FINANCIAL SERVICES

# Mortgage & protection *guide*



Get the right mortgage and protection for your needs with independent, comprehensive advice and recommendations.

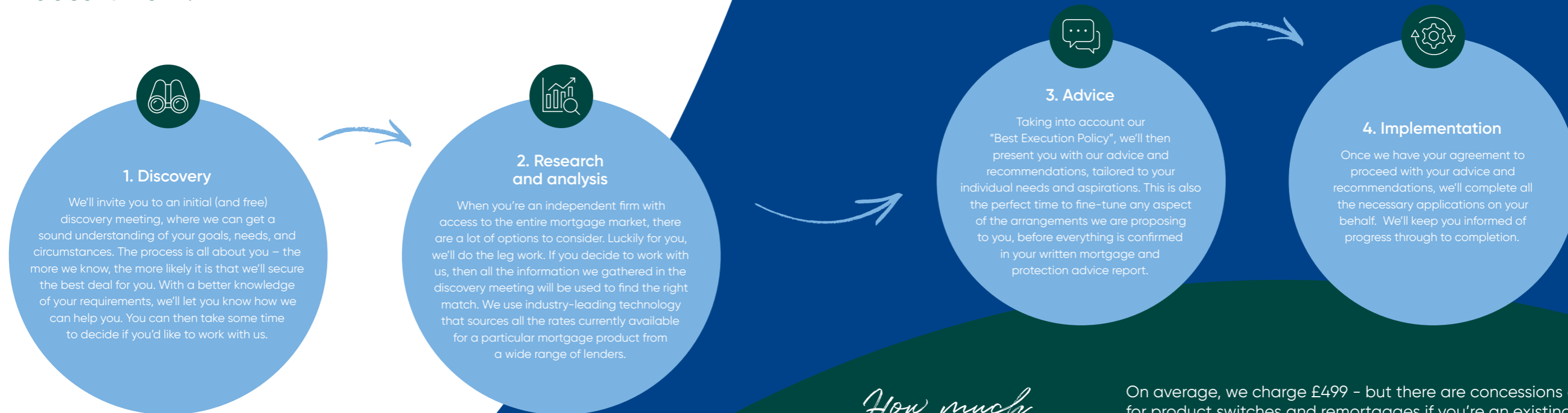
## Why do I need independent mortgage and protection advice?

You're more likely to get the best possible outcome.

Being independent means we can look at all the UK's lenders and insurers on your behalf, including exclusive deals not available on the high street. Whether your requirements are straightforward or entirely unusual, we can access an array of options for you.

Protection is as much a part of financing your property as your mortgage is. We'll help you take out a mortgage and maintain the ability to pay it should something unexpected happen.

## How does it work?



*How much does it cost?*

On average, we charge £499 – but there are concessions available for product switches and remortgages if you're an existing client.

Half of the fee is due when you decide to work with us, and the other half is only payable on receipt of your mortgage offer. **If you don't get an offer, you don't have to pay.**



*Luke*

## Life-changing mortgage advice

Good mortgage advice can determine whether you're successful in obtaining the finance and property you want.

To demonstrate, meet one of our clients...

Luke came to us as a first-time buyer when all the high street lenders had rejected him due to a historical default on his credit file.

We managed to secure an exclusive deal from a lender not available without a broker, but the interest rate was very high compared to the high street – and we wanted the best possible outcome for Luke.

To address the root issue, we obtained a copy of Luke's credit file, investigated the default and found that his mobile phone provider had been chasing him for a £43 debt at the wrong address.

We then liaised with Luke's mobile phone provider who acknowledged it was an error on their part. At our request, they withdrew the default notice and confirmed in writing that Luke was clear.

That then allowed us to approach the high street lenders. Halifax offered a deal at a market leading rate, and Luke bought his first home.

A £43 debt almost stopped Luke from getting a mortgage at a competitive rate.



## Navigating unusual circumstances

Sometimes, your requirements might be out of the ordinary; whether you want bridging finance, to mortgage a unique property or need a large loan. We've been helping clients for more than 20 years – we've seen everything – and we're here to help.

### Bridging finance

A 'bridge/bridging loan' is useful for borrowing money over a short period of time – where it can 'bridge' the gap in your financing.

If you're buying a new home but haven't sold your old home yet, or perhaps are buying a house at auction and need finance up-front, then bridging finance can help. It might not be the cheapest way to borrow money, but it's one of the quickest.

How we can help you:

- Our relationships with various bridging finance lenders mean we're able to secure the best deal at the best price, with the most suitable terms for the project you're undertaking.
- We're experienced in all scenarios – regardless of your situation, we'll be happy to help. Previous projects we've arranged bridging finance for include property auctions, fast completions, property development, buy-to-let properties, breaking mortgage chains and to raise working capital.

### Unique properties

Most high street lenders won't offer you a mortgage on a unique property – for example, a house with a timber frame or a thatched roof.

That's where independent advice is key; we're much more likely to find you a lender for these circumstances.

### Large loans

Similarly, it can be difficult to obtain a very large loan (eg. over £1 million) without an intermediary.

We can find exactly what you require on your behalf.



## Protecting the things that matter most

Your protection policies – home insurance, life insurance, critical illness protection, and many more – should never be an afterthought. It's easy to leave them until later, but the stakes are high and they're crucial in doing exactly what they say on the tin; protecting you, your family, your home, your business. Which insurance mix is right for you is based on your own personal circumstances, and we'll help you identify this at your discovery meeting.

## Why is protection so important when financing property?

When you're thinking about buying a property with a mortgage, the monthly figure you need to budget for **must** include protection policies.

This is so you can continue to pay the mortgage and be safely covered in different potential eventualities.



## What our clients think...



I would highly recommend the excellent services provided by Simpson Financial Services, as we have always been extremely happy with the products and helpfulness of the whole team. 5 star service for our mortgage.

*Mark Hastings*



One particular quality that stands out for me is that the team has always been courteous when handling any of my information. They also found me a great mortgage deal!

*Catherine Wilson*



Simpson Financial Services have helped me out massively over the years, including getting a mortgage at rates that aren't on the high street.

*Neil Gillespie*



# Ready for your new home?

Book your free discovery meeting today and let's get you moving.



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