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5 Reasons why you should always use a mortgage broker!

Moving house is one of the most stressful and expensive experiences you can go through. With so many things to consider such as the surveyor, conveyancer and removals you might think it's a good idea to forget about a mortgage broker... but we don't!

Here's why you should hire a mortgage broker:

1. Strictly Regulated

Dealing with and giving financial advice on mortgages is a very serious and complicated business, this means being a mortgage broker comes with strict regulations from the FCA (Financial Conduct Authority). Therefore, you can be assured that the advice you receive can be trusted and is following reputable guidelines.

2. Financial Security

A significant part of a mortgage broker's job is to ensure that you are able to keep up the mortgage payments on your new home. Your financial security is of the utmost importance to them not only when you apply for a mortgage but also in the future. If you were to obtain a mortgage from a high street bank without the advice of a mortgage broker and later realised you could not keep up the payments, it would be deemed to be your own fault as the bank does not care in the same way for your financial security.

3. They're experts!

Mortgage brokers are CeMap certified (Certificate in mortgage advice and practice) meaning they have been educated, trained and qualified as professional mortgage advisors. They know the industry inside out through their training and experience as professionals in the finance industry, meaning you will be receiving advice from professionals in the field.

4. They don't work for anyone else

Hiring a mortgage broker ensures that they are working for you and not the bank. This means that any advice they give you will be solely to benefit you as the mortgage holder and they are completely impartial when researching which bank you should choose.

5. They are worth every penny

And most importantly... they could potentially save you thousands of pounds by getting you the best deal possible on your mortgage! Not to mention that their fees are usually very reasonable compared with how much you could save.

As you can see it's definitely worth getting a mortgage advisor when deciding to secure a mortgage on your house as it offers a lot of financial security and peace of mind.

Street Mortgage Solutions Ltd is an Appointed Representative of Ingard Financial Ltd which is authorised and regulated by the Financial Conduct Authority No 450731. Think carefully before securing other debts against your home. We may charge a fee for our service up to 1%. Our typical fee is £250 payable on application, subject to status.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.