

INDEPENDENT MORTGAGE ADVICE

HOME PURCHASE / REMORTGAGE / BUY-TO-LET / HOLIDAY HOME / CHILDRENS FIRST HOME

In today's market the importance of receiving sound independent mortgage advice has never been more important.

The Credit Crunch in 2007/ 2008 changed the landscape of the mortgage industry and has produced an environment of tighter lending criteria that can baffle and confuse many that want to try and find the best mortgage solution available to them.

Following an initial meeting with an independent mortgage adviser you would:

- Be well informed of the best options available and understand all the steps in the mortgage application process
- Be presented with a range of options that suit your criteria and you will be aware of all the costs associated with a chosen mortgage product
- Be put in a position to be 'credit cleared' with your chosen lender and be ready to begin the full mortgage application when the time is right for you
- Be fully supported and informed throughout the underwriting enquiries with the aim to secure a successful mortgage offer in the least amount of time possible and in the most efficient manner
- In obtaining a successful result for you the adviser will still continue to guide and support you through the remaining process right up until completion
- We can also advise on the relevant property and personal insurances you may need to consider

Everyone's situation is different and that's why the mortgage advice process is as individual as you.

If you wish to take advantage of this service the basic cost is circa £500 plus VAT but would be dependent on your mortgage needs and the geographical location in which your appointed adviser operates. For further information and to book this service please e-mail the IFA Enquiry team at info@tobifa.com or call 0845 1307546.

HOW WE PROVIDE THESE SERVICES

Thomsons Online Benefits has appointed Independent Financial Planners FSML to facilitate the delivery of our Independent mortgage services. FSML will arrange for a mortgage adviser close to you to contact you. In either instance Thomsons have secured competitive fees for all our clients who can have an initial meeting for up to 1 hour with the appointed mortgage adviser without any charge. Like FSML, all mortgage advice firms are truly independent, directly authorised and regulated by the FCA and fee based only. All fees will be agreed between you and your appointed adviser only.

Ref: Benefit Consulting\Pensions\EPAS\Text Benefit Services\Text 3 Mortgage Services 2013