

keyfacts

about our mortgage services

New Mortgage Finder

'The Barn' Woodreeve Farm, Capel Road
ASHFORD Kent TN26 2EJ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose mortgages do we offer?

- We offer mortgages from the whole market.
 - We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
 - We only offer mortgages from a single lender.
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3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
 - You will not receive advice or recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
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4. What will you have to pay us for this service?

- No fee will be charged.
- A fee of up to 0.75% of the mortgage loan (minimum fee of £395) will be charged to you when you apply for a mortgage. You must make payment to us on application of the mortgage.

eg. Mortgage £120,000 = Fee payable of £900 (0.75%)
Mortgage of £30,000 = Fee payable of £395 (minimum fee applicable)

We will also receive commission from the mortgage lender if your mortgage proceeds to legal completion.

You will receive a key fact illustration when considering a particular mortgage which will tell you about any fees relating to it.

5. Refund of fees

If your mortgage application **does not** proceed to legal completion: -

Your fee is refunded subject to reasonable costs if **the lender** rejects your mortgage application prior

