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# Re-Mortgages

## Remortgaging Your Property

If you think you are paying too much for your current mortgage, then you probably are and you're not alone. An estimated 80% of the UK property owners are paying too much on their home loan. There are currently millions of borrowers paying their lenders standard variable rate (SVR). No lenders SVR will be the best deal they can offer.

More and more UK homeowners are moving their mortgage to save money. If you are looking to replace your existing mortgage for one with lower repayments, why not let us find the best deal for your needs. We make remortgaging as simple as possible

A re-mortgage is essentially no different to a normal mortgage, with one crucial difference - you are not buying a house. All you are essentially doing is taking out a new mortgage to replace the old one, while shifting your debt from one lender to another.

Re-mortgaging isn't nearly as much hassle as most people think - particularly if you use our Online Form. Then one of our dedicated advisors looks after your re-mortgage for you - making it all less effort than you first imagined! Why switch your mortgage?

In today's competitive market, many borrowers choose to switch their mortgage every few years in order to take advantage of the new rates on offer. However, a re-mortgage also allows you to release the equity that has accumulated over the years. Equity is the difference between your current mortgage and your property's value.

If you consider how house prices have increased in recent years, this could be a substantial sum. The extra cash you release could be used for any purpose such as a wedding or your child's university costs. It might even be enough for you to consider buying another property to rent out (or using as a deposit for a buy to let mortgage). Current or past mortgage arrears, CCJ's or defaults?

We understand that for no fault of their own some clients fall behind making their mortgage payments or may have CCJ's and defaults registered against them. Normally this is for reasons beyond their control. Maybe their overtime was cut at work. or a customer paid them late.

We also know that if you have mortgage arrears, CCJ's or defaults most bank's computer systems will automatically reject your mortgage application because you do not fit their preset lending criteria.

Our advisors treat each client as an individual. We do not rely on inflexible computer systems to assess your application. We want to help you get back on the straight and narrow.

You will find that you will be able to clear any existing mortgage arrears, CCJ's or defaults direct from your new mortgage. You can then wipe the slate clean and use your new mortgage to start and rebuild your credit rating.

## How to get your mortgage quotes

You just need to enter some basic information into our online enquiry form and we will present you with illustrations of the best mortgage deals we have available.

Or you can call a fully trained mortgage advisor on 0845 460 6616. It will only take a few minutes of your time today but could save you thousands of pounds in interest payments and will eliminate any worries you may have about getting the best deal possible. Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.