

Time to
move?

Are you more
important than
your car or pet?

100% family
guarantee
mortgages

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faraday mortgage associates news

Welcome to the fifth edition of 'faraday news' the newsletter packed with lots of information about the mortgage market

Time to move?

As we see in another New Year you may be thinking about moving home or renovating your current home. Since the 'Credit Crunch' most media reports about the mortgage market have been fairly negative to say the least, this can make you feel that it is not worth moving mortgages or home. However, we are pleased to report that people are still moving and mortgages are still being approved. Although the assessment of the mortgages are much stricter than in the past, moving is still possible.

We understand the process and what Lenders require, therefore we have listed below some useful tips to help with the application process:

- Collect bank statements and declare all commitments that you have. The lender will cross reference the statements with your application form.
- Keep latest utility bills or statements to show proof of address, most lenders require evidence dated within the last 3 months.
- Keep proof of your deposit e.g bank statement or letter from parents.
- Keep payslips, lenders usually require 3 months payslips and P60.

USE A BROKER WHO UNDERSTANDS THE PROCESS AND WILL CHECK YOUR AFFORDABILITY TO AVOID DISAPPOINTMENT. CALL FARADAY TODAY

Newsflash

- More 90% residential mortgages available
- Buy to let mortgages at 80% borrowing
- Fixed rates at 90% starting at 3.99%*
- Variable rates at 90% starting at 3.65%*
- Mortgages for self employed after trading 1 year

100% family guarantee
mortgage available,
no deposit needed ask
Faraday for details...

Are you more important than your car or pet?

Although it is important, many of us don't have our own protection cover in place. We don't think twice about scouring comparison sites for the best prices to insure our homes, pets or mobile phones but often we don't think about protecting ourselves.

Whilst it may not be nice to think about, Life protection is important, and the ability to provide a lump sum for your loved ones in the event of early death can be found at an affordable price.

Life protection helps you to protect your loved ones against the unexpected and is really easy to set up and pay for with a monthly Direct Debit payment. What's more you can apply to amend the type and level of cover as your needs change - for example when you buy a home or have children.

You are best discussing your protection needs with an adviser who will help you create a plan to suit your individual needs and budget.



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