

What we could offer you

- *First and second time buyer mortgages*
- *Re-mortgages*
- *Buy to let*
- *Overseas mortgages\**
- *Offshore Mortgages, Commercial Mortgages and finance*
- *Mortgage life cover*
- *Mortgage critical illness cover*
- *Accident sickness and unemployment cover*
- *Building and contents cover*
- *Commercial mortgages*
- *Asset finance - commercial vehicle, commercial plant and machinery*
- *Factoring*
- *Pension linked mortgages*
- *Invoice discounting for companies*

Your home may be repossessed if you do not keep up repayments on your mortgage.

There will be a fee for mortgage advice. The precise amount will depend upon your circumstances but we estimate it will be 0.5% of the loan amount, example: on a £100,000 advance, the fee payable would be £500. We also have a no fee option available.

\*Changes in the exchange rate may increase the sterling equivalent of your debt".

Whitehall Mortgage Services is a trading style of Whitehall Financial Independent Limited which is authorised and regulated by the Financial Services Authority.

The Financial Services Authority does not regulate finance, overseas mortgages, and some types of commercial and buy to let mortgages.

Whitehall Mortgage Services



Products, Service and Information

# Mortgage Specialists

Residential

Commercial

Buy to Let

Asset Finance

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**whitehall** mortgage services

# The process

## Welcome to Whitehall Mortgage Services

WMS is a division of Whitehall Financial Independent, a successful and fast growing regional independent wealth management organisation that provides a comprehensive financial advisory service to a broad spectrum of personal and corporate clients. We pride ourselves in providing the best possible solutions and at Whitehall Mortgage Services we work closely with our clients to assess each individual's mortgage or specialised borrowing requirement.

Constant monitoring of the market place and sophisticated mortgage sourcing software, with access to several thousand mortgage products, enables us to offer you the most competitive deals available. Headed by our experienced Mortgage Manager – Claire Winchurch - we offer the full range of residential mortgages and service the new mortgage and re-mortgage requirements for many of our existing clients.

Claire also has specialised knowledge in the buy to let mortgage sector, commercial loans and leasing product services.

## Our service for home buyers

From start to finish, here at Whitehall we aim to guide you through the mortgage process helping to reduce the hassle, stress and time involved in finding and completing a mortgage.

### Sourcing the right mortgage for you

- Once we have established initial contact we will aim to assess your current individual requirements.
- Research the market with the aim of obtaining the most suitable deal to meet your current needs.
- Discuss the home buying or re-mortgaging process.
- Confirm and agree the borrowing method with indicative timescales.

### Completing the paperwork

- For your convenience we could collate and complete the necessary paperwork.
- Help with the mortgage application and any mortgage related insurances.
- We could arrange for solicitors quotes to be provided.
- We could liaise with the lender, valuer, estate agent and solicitor until receipt of the mortgage offer.
- Arrange for all necessary insurances to be put on risk at the time you commit to the purchase by exchanging contracts.

## Our service for commercial borrowing

We could advise on the many issues in this complex area including:

- Analysis of your specialist requirements.
- Researching the market to review all options.
- Recommend and agree on the most appropriate method of purchase considering the tax aspects, security required, creditor issues and level of gearing that can be secured.

### Options include:

- Own company purchase.
- Establish a special purpose vehicle to acquire asset.
- Purchase personally or in partnership with individuals.
- Purchase via a pension fund.

### Continual service

- You will be updated at every stage of the process until completion of the transaction.
- Help and advice from our experienced WMS team.

## Claire Winchurch - Mortgage Manager

Claire first joined the Financial Services Industry in 1998. She attained her Financial Planning Certificate and the Certificate in Mortgage Advice and Practice while gaining valuable experience working as a Mortgage Adviser and Financial Planner. Claire has worked extensively in the Estate Agency environment, giving her invaluable insight into the whole house buying process. She has specialised knowledge in the Buy to Let mortgage market and dealing with portfolios of investment properties.



Call us on 0114 2758882