

# For truly Independent Mortgage Advice

*Talk to the experts*





## Your mortgage

From our first meeting when we find out about your requirements, we'll analyse the market and carry out detailed research which considers your individual needs and preferences, whether you're a first time buyer who's found their dream home or a business owner ready to expand and purchase commercial premises.

Once you're happy with the mortgage product we've recommended and feel ready to proceed, our focus is to support you through the entire mortgage application process. We're never more than a phone call away, will provide you with regular updates, and liaise with the estate agent, valuer, lender and solicitor right up until the day of completion.

It doesn't end there. We also provide all our clients with a Lifelong Mortgage Service and offer reviews and ongoing support throughout the entire duration of the mortgage.

## Mortgage Plus

Many of our clients prefer the Mortgage Plus service as they deal with one person throughout the transaction. In addition because of our relationships with other professional advisers, the process is a lot smoother and quicker. On many occasions we've also been very successful in achieving a lower purchase price for our clients.

Our Mortgage Plus service is available for mortgages, re-mortgages and commercial mortgages with prices starting from £299 – contact us for more details.

## Remortgaging

Many lenders now offer discounted interest rate deals for an introductory period – normally for two, three or five years, and after that they'll usually revert to a higher rate. However, it doesn't mean you have to stay with that lender after that introductory period.

Like most things nowadays it is important to shop around to see if you can save some money and that's the same with mortgages. If you want to know more about how we can help you to save money on your monthly mortgage payments or to swap to a better interest rate, then call us and we'll see if we can help you.



### Ask us about Mortgage Plus

Take the stress out of arranging your remortgage with our innovative Mortgage Plus service – we can fast-track your mortgage application, negotiate the best deal for you and liaise with lenders on your behalf.

<sup>1</sup> Your home may be repossessed if you do not keep up repayments on your mortgage.

<sup>2</sup> The Financial Conduct Authority does not regulate some aspects of commercial mortgages.

<sup>3</sup> Your existing lender may require you to pay an Early Repayment Charge

<sup>4</sup> Your home may be repossessed if you do not keep up repayments on your mortgage.

# Commercial mortgages

Obtaining a commercial mortgage relies heavily on the attractiveness of the proposition to a lender; therefore involvement of an experienced and well-connected advisor is hugely important.

As independent specialists, we negotiate business mortgages with a range of lenders including major banks, commercial building societies, regional and local building societies and specialist commercial asset lenders. The appropriate commercial lender is purposefully selected to meet your needs.

Terms for business mortgages are not set in stone and our role in the transaction is to negotiate the best mortgage rate and terms. Our wealth of experience and market knowledge means we understand what is likely to be achieved given a specific set of circumstances. We are able to assist with transactions for purchasing premises to trade from or for investment opportunities for commercial landlords.



*“After a chat about my goals, Sharon put forward my case to a number of lenders and within a couple of days a local business manager from Barclays offered to support my application. I cannot fault the team at KMA, I have used and recommended them for nearly 10 years now and they are always my first choice”*

**JAMIE GOODLASS, A COMMERCIAL MORTGAGE CUSTOMER**

\*The Financial Conduct Authority does not regulate some aspects of commercial and buy to let mortgages.



# Lifetime mortgages

If you're a homeowner, you've probably seen the value in your home increase over time. Lifetime Mortgages allows you to tap into some of this value and release a cash sum.

A lifetime mortgage is designed for people over the age of 55 and allows clients to either buy a new home or release money from their current property without the need to make any monthly repayments during the lifetime of the loan. This is because the loan and interest are rolled up and repaid by the sale of your property when the plan ends. This is normally when you die, or move into long term care.

In many cases we can visit you in your own home, or if you prefer we can provide a telephone consultation, during which, it is vital that we completely understand your circumstances and priorities so we can provide clear and concise advice, which is individual to your personal circumstances.

If you wish to proceed with a recommendation, we offer full support with the mortgage application, legal forms and completion matters to ensure the process is as straightforward as possible. In addition, we will offer you our full support going forward should you require any subsequent further advances.

*\*Please note : We do not provide advice on home reversion plans*

<sup>1</sup> A lifetime mortgage is a loan secured against your home. To understand the features and risks, ask for a personalised illustration.

<sup>2</sup> Equity release will reduce the value of your estate and may affect your entitlement to means tested benefits.



## Buy-to-let mortgages

Buy-to-let mortgages are specifically designed for people who want to buy a property to rent out. Buy-to-let mortgages are usually more expensive than normal mortgages, but they could help you become a property investor. If you don't own your own home outright, or with a mortgage, finding a buy-to-let mortgage will be hard.

Most buy-to-let mortgages are interest-only, meaning that you won't be paying any off the mortgage itself and you'll have to pay the outstanding capital at the end of the mortgage term. The other key differences from normal mortgages include: -

- Interest rates tend to be higher
- The minimum deposit for a buy-to-let mortgage is usually a quarter (25%) of the property's value
- Professional fees are often higher

### Ask us about Mortgage Plus

Take the stress out of arranging your remortgage with our innovative Mortgage Plus service – we can fast-track your mortgage application, negotiate the best deal for you and liaise with lenders on your behalf.

<sup>1</sup> The Financial Conduct Authority does not regulate taxation advice and some aspects of commercial mortgages and buy-to-let mortgages.  
<sup>2</sup> The value of property investments and income from them can go down as well as up and  
<sup>3</sup> The value of property investments and income from them can go down as well as up and investors may not get back the amount originally invested.  
<sup>4</sup> We suggest that you seek legal advice and advice on tax issues before purchasing a property to let.

## Meet the team

*Sharon Duckworth*

**Company Director & Senior Mortgage Broker**

Sharon is the company's director and senior mortgage broker, having founded Key Mortgage Advice in 2001.



*Angela Wharton*

**Mortgage Advisor - Southport**

Angela has over 20 years' experience in the Financial Services industry, working for major high street banks and estate agents.



*Tracey Mayor*

**Mortgage Processing Assistant**

Tracey has been working with us since 2017 and has over 30 years of administration experience in accounts and customer service.



*Melanie Keenan*

**Mortgage Case Manager**

Melanie is responsible for managing your mortgage application from point of application through to completion and offers a friendly, professional service.



*Clare Ferreira*

**Mortgage Advisor - Preston & Garstang**

Clare has worked in the Financial Services industry for 12 years and, in that time, developed a preference for working on mortgages.



*Brigid Rawlinson*

**Mortgage Case Manager**

Prior to joining our team, Brigid worked for an estate agent for almost 20 years. Her work is predominantly focused on securing mortgages in Garstang, Preston and Southport for our customers.

Book a free consultation with our lovely team: with over 20 years experience, we'll give you peace of mind and find you the best deal on the market!



# Contact us for expert mortgage advice

Preston | 01772 620000

Garstang | 01995 676211

Southport | 01704 829888

[enquiries@keymortgageadvice.co.uk](mailto:enquiries@keymortgageadvice.co.uk)

[keymortgageadvice.co.uk](http://keymortgageadvice.co.uk)

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT  
KEEP UP REPAYMENTS ON YOUR MORTGAGE**

The guidance and/or advice contained within this brochure is subject to the UK regulatory regime and is therefore primarily targeted at consumers based in the UK

Key Mortgage Advice Limited is authorised and regulated by the Financial Conduct Authority

We are entered on The Financial Services Register No 312930 at <https://register.fca.org.uk/Key Mortgage Advice>

Registered in England. Registration number 04837523  
276 Station Road, Bamber Bridge Preston, PR5 6EB

