

Mortgage advice: how we can help you

If you want to buy a house or remortgage it's crucial to be able to access an expert who can provide you with quick and accurate information about your options/costs.

Our team is here to offer you high quality independent mortgage advice without cost or commitment.

For more about our Mortgage and associated services, read our Guides:

[Guide to Buying a Home.](#)

[Guide to Protection.](#)

As an example here are some of the best rates we're currently able to access in the market:

Purchase	60% loan to value	75% loan to value	85% loan to value
5-year fixed	1.36%	1.46%	1.86%
2-year fixed	1.14%	1.14%	1.49%
Remortgage			
5-year fixed	1.34%	1.46%	1.84%
2-year fixed	1.09%	1.14%	1.44%

We are unable to offer deals that you can only obtain by going direct to a lender.

Additional services

As well as assisting you if you're looking to move, we can also help with the following areas:

- **Existing mortgage review** – we can check if you are paying the lowest rate
- **Remortgage** – if your existing mortgage rate is maturing in the next 6 months we can help you secure the best option, whether that's staying with your existing provider or looking to alternative lenders
- **Buy to Let, Holiday Let or Airbnb** – if you're interested in buying a property to let then we can compare the market and are often in a position to secure exclusive rates and options
- **Home Improvements or capital raising** – if you need help in financing improvements or need to raise finance.



Here are some questions we've been asked by clients we've helped before:

What will it cost me?

The lender will pay Punter Southall Aspire a commission on completion that covers everything from initial advice to researching suitable options and full administrative support from application to offer. More information on our fees is available here: <https://www.psaspire.co.uk/mortgage-charges-privacy>

I want my financial affairs to be kept private.

We'll ensure that your information stays private. We don't share your personal details and any information retained on our systems is stored securely so that only the adviser and administrator can access it. More information on our terms is available here: <https://www.psaspire.co.uk/mortgage-charges-privacy>

I don't have the time to discuss during the day and don't want to have conversations about my circumstances whilst in the office.

We typically arrange evening or weekend calls to gather the information required to complete the process. We'll then keep you updated on the progress of your application via email or text message.

6 reasons why using our mortgage service makes sense:

1

Lowest Rate – we are fully independent and are often able to secure the lowest rate or offer you access to exclusive intermediary rates.

2

Options – we provide you with a clear summary of suitable options within 2-3 working days of initial contact. We can move quicker if your purchase process is at an advanced stage.

3

Cautious Approach – we only approach a lender for a "credit scored decision in principle" once you have reviewed the options and we have secured agreement to proceed. This avoids having multiple credit scored footprints recorded on your credit file.

4

Convenience – we'll arrange our initial meeting when it suits you, whether that be daytime or during the evening.

5

Speed – we offer a quick turnaround on the completion of research and an even quicker turnaround on the submission of the application. On receipt of the required documents we typically aim to submit your application to the lender within 24-48hrs.

6

Service – we look after the application personally from start through to completion. We work hard in your interests to ensure the application is accepted and offered quickly and with minimal hassle. During the process, we're fully prepared to chase solicitors, estate agents and lenders as robustly as necessary to ensure the success of your purchase or application.

To find out more, get in touch with:

James Lewis
CEFA CeLTM Cert Adv
Mortgage Advice

Debi Jackson
Adv CeMap

Email: mortgages@psaspire.com
Tel: +44 (0)1202 037990

We look forward to helping you make your next move!

Next

Generation

Thinking