



## Your Property Financial Brochure

We are mortgage, property and insurance specialists able to help save you time, money and stress with your property-related finances.



Contact us today to learn your mortgage and protection options.

0208 638 8002

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[www.yourpropertyfinancial.com](http://www.yourpropertyfinancial.com)

# About us

At **Your Property Financial** we want to help save you money, time and stress with your mortgage, insurance & finance needs.

We have access to over a 100 lenders and insurers across the mortgage and protection market.

Our team has over 15 years experience advising and arranging on mortgages and protection for our clients.

From helping first time buyers navigate through the complexity of the house buying process, to home movers upscaling to a bigger home, to landlords growing their portfolio in the buy to let market to advising on your options when your current rate is up for renewal; Your Property Financial is here to help you with all your financing needs.



- ✓ With comprehensive market options and access to over 80+ banks, building societies and specialist lenders!
- ✓ Access to and able to advise on 100's of mortgage rates!
- ✓ Exclusive rates available which are not available on the high street!
- ✓ Access to lenders for complex or non standard circumstance- is your situation not straightforward? We can help!
- ✓ Typically obtaining formal approval of your application within just 10-15 working days!
- ✓ Access to insurers who offer comprehensive competitive terms
- ✓ Insurer relationships- existing medical issues? We can help!
- ✓ Remember we work for you- so we're on your side the whole time and always there to support!

Let's look at some of the ways we support you and the service we offer to help you with your mortgage, protection and property financing needs:



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# Mortgage Certificate

**What is a Mortgage Certificate and why you can't afford to not have one.**

Would you like a way of confirming to the estate agent that you're good to go on your offer that you make and that your finances are all in order without having to go through the task of using their in-house mortgage advisor which could compromise your negotiation position by doing so. Thought of getting an Agreement in Principle done so you have some kind of check performed by a lender to confirm you're good to go?! You need a Mortgage Certificate then!

## Mortgage Certificate

Our Mortgage Certificate includes all the initial checks that are needed to confirm in principle if you're eligible for the mortgage you want as we check things like your income, credit score and circumstance against the lenders criteria.

With those checked we can then issue you a Mortgage Certificate which won't include any of your personal details like your income, doesn't involve a credit footprint as we review a copy of your credit report instead and puts the estate agents mind at rest (and yours) that you're in a proceedable position to buy the property you want.

## MORTGAGE CERTIFICATE

Dear

I'm happy to provide in writing the below summary and please feel free to share this with the estate agents who may wish to confirm your affordability to proceed on the property you wish to consider offering on.

[Property purchase range available to you](#)

The above is based on your mortgage and deposit combined.

This Mortgage Certificate is provided after the below documents have been assessed, mortgage lender affordability and criteria reviewed and therefore it is highly likely my client will be able to proceed to purchase a property in the above range.

- Passport & Driving licence
- Latest 3 months bank statements
- Proof of income
- Proof of deposit
- Credit report reviewed
- Affordability and lender criteria reviewed

I, **Your Property Financial**, feel confident to proceed to an application for my client **the above mentioned property range** based on my research of current available market options and documents reviewed to date.

Any decision to lend is always subject to final lender approval and satisfactory valuation.

Please contact myself directly on the below contact details if I can help with anything further.

[www.yourpropertyfinancial.com](http://www.yourpropertyfinancial.com)

Your Property Financial (FCA Number:942504) is an appointed representative of PRIMIS Mortgage Network. PRIMIS Mortgage Network is a trading style of Personal Touch Financial Services Ltd which is authorised and regulated by the Financial Conduct Authority. The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages.



Your Property Financial  
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## What is the cost of buying or moving to a new home

When it comes to moving home there are so many costs to consider and ahead of any move we will go through all those costs with you so you're fully aware and able to plan your finances ahead of moving.

### Costs to consider

- Deposit required
- Solicitors (For buying & selling)
- Stamp Duty
- Mortgage lender product fee
- Mortgage broker advice fee
- Mortgage lender valuation fee
- Homebuyer/ Structural survey fee
- Removal costs



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# How we help you get the most suitable and correct mortgage for yours needs



## **Your mortgage and protection broker**

Your mortgage broker is the expert who deals with the 80+ lenders every day, with access to exclusive rates and has the knowledge of the latest lender criteria to help you get the most suitable terms and arranged as quickly as possible.

Unlike if you approach the mortgage lenders directly where you can feel just like a number, the mortgage broker will come to know you very well and will make the whole process as simple and straightforward as possible for you.

Getting a mortgage successfully arranged is a bit like completing a Rubix Cube, ultimately for everything to go correctly all the colours need to be on the correct side and that's exactly what your mortgage broker will do for you.

**Points your mortgage broker researches and considers when finding for you the most suitable mortgage terms:**

### **Lender criteria rules checked**

The lenders themselves have very specific rules on what they will and won't lend against and each lender will typically have hundreds of these rules and your broker will research and compare your circumstance with that of all the lenders criteria to ensure you only proceed with the correct lender.

The lender's criteria rules cover every aspect of your circumstance and most lenders are fairly black and white on this, you either meet their criteria or you don't and if you don't you will be declined. If you start incurring declines with lenders this can become a domino effect as other lenders will start to decline you if they see other lenders not proceeding with an application after they've credit checked you.

### **Affordability calculations**

Similar to criteria rule, each lender has their own affordability calculations and this is where all the different lenders (there are over 80+ of them) will ultimately lend you different amounts which they calculate against their income multiples range, loan to income limits and stress testing calculations.

They also factor in your monthly commitments, child care cost, pension & and other regular monthly outgoing.

If you're in receipt of any overtime, bonus or commission each lender considers these very different. Each will have different documentation requirements or will perhaps want you to be able to evidence 3, 6, 12 or even 24 months history for you to use them towards your mortgage application.



## Credit score



There are 3 major credit rating agencies which are Experian, Equifax and Transunion and each lender chooses a different credit rating agencies or a combination of them for their external credit searches on you at application stage. The lender also has their very own “credit scoring” system which at application stage you will need to also pass to be successful at applying to that lender.

As part of your application process we will request a multi agency credit report so your mortgage broker can review each of the main 3 credit rating agencies reports on your credit history and conduct so as to be able to place you with the most appropriate lender for your circumstance.

### Your Broker is here to help you

Your broker will also be able to approach each lender where perhaps your circumstance isn't straight forward or technically out of criteria and will approach one of their relationship managers at that lender to put together a case for your application to be considered.

## Why do we review your paperwork and key documents

When it comes to applying for a mortgage nowadays the lenders will firstly let the computers in many occasions make the initial decisions i.e. to open the door to the lender you need to pass their initial criteria assessment and credit scoring systems. Thereafter a physical underwriter is going to review your entire application and all your supporting documents.

To ensure the correct numbers are used (as lenders are very specific around this) we review ahead of any application to ensure we're all working off the correct numbers and facts. But also the lenders can not always view things as you may think. Remember the lender is purely looking at your application from a point of view of risk, not the desire to see you happy in your new home; but completely from a lending underwriting angle and to ensure they are 100% comfortable with your entire circumstance before agreeing to lend.

Our knowledge of the lenders underwriting standards, requirements over 15 years of experience of dealing with them puts us in the best position to help you to ensure your application passes through with as little resistance as possible so you ultimately get the mortgage you need and want.

We will advise you typically after our first conversation on the documents required and let you know if anything further is required as we approach applying for your mortgage.



# Protecting your income, family and home



Of course there is always so much focus on finding just the right property, getting the mortgage sorted and then on planning to move in and the financial protection can be seen as something you'll "get round to doing".

However financial protection is fundamental and crucial to ensuring after you've spent all that time finding a new home and paying all those costs of acquiring it that you do indeed stay in your new home should a financial negative situation occur.

Whereas of course none of these are compulsory it is certainly compulsory to pay your mortgage on time every month without fail and the lenders will consider even 1 days late payment of the mortgage as mortgage arrears which will essentially destroy your credit rating for many years to come and if then you don't quickly rectify the situation they would move to take steps to repossess the property from you.

Remember you're each personally liable for the full mortgage debt and essentially guarantors for the debt. If you can't pay it back and even if the lender ever got to the point they had to repossess the property, if anything is still owed to them, even after selling the property; they will pursue you further until they've fully recovered any and all outstanding debts owed to them.

Though this can feel very daunting to even consider, thankfully for a very reasonable amount per month, often the price of a coffee at Starbucks per day as an example or a round of drinks at your local; you can protect each other, your family, your income and your home against the worst happening.

Your mortgage broker is also an insurance broker and able to advise on the most suitable financial protection to have in place and has access to all the top insurers with exclusive terms and pricing to ensure you end up with the most suitable protection available to you that covers your needs and requirements.



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THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

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Network is a trading style of Personal Touch Financial Services Ltd (FCA Number: 187834) which is authorised and regulated by the Financial Conduct Authority.

We usually charge a fee for mortgage advice. The amount of the fee will depend upon your circumstances and will be discussed and agreed with you at the earliest opportunity.

The Financial Conduct Authority does not regulate some forms of buy-to-let, overseas and commercial mortgages.

Your Property Financial Ltd registered in England and Wales company number 12940973. Registered office address 5 Ducketts Wharf, South Street, Bishop's Stortford, Herts, CM23 3AR.

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