

The role of the mortgage broker

Obtaining a suitable mortgage quickly and at a competitive rate has never been more arduous. The effects of changes in regulation mean that lenders must follow strict processes to ensure that all borrowers have sufficient means to service and repay debt.

However, clients come in many shapes and sizes and, whilst diligent lending is designed to deliver the same outcome for all, the circumstances and characteristics of one borrower might be quite different from another.

Pricing of mortgages also varies significantly between lenders, depending on their assessment of the quality of the lending. This is determined by factors such as loan to value ratio, loan size, the borrower's income and their general financial status.

When you consider just how many different definitions of 'income' exist amongst mortgage lenders, you can imagine how bewildering it might be to negotiate your own way through a mortgage application.

A good mortgage broker should be able to present your mortgage application to a lender in its best possible light. This not only helps secure the level and structure of funding that you require, but also on the best possible terms to meet your current needs and circumstances.

Benefits of using Private Finance

Established in 1999 Private Finance has successfully negotiated billions of pounds of mortgages. It is an independent mortgage broker whose mission is to exceed your expectations, working on your behalf to procure competitive terms and a suitable solution, quickly and efficiently.

Private Finance is not limited in the range of mortgages it will consider for clients. It is well respected by mainstream institutions and private banks, with which it has a reputation for introducing high quality clients. Its mortgage brokers are qualified professionals who understand and empathise with the needs of discerning individuals. You can be assured that your mortgage will be competitively priced and well suited to your needs.

As a client of Private Finance your mortgage arrangements will be handled on a day to day basis by your dedicated broker. You will not have to deal with call centres or spend time providing personal information via online forms.

You are therefore free to get on with your life in the knowledge that your mortgage application is being managed proactively in order to meet important deadlines.

Our brokers take pride in helping clients fulfil their property aspirations and can often turn the seemingly impossible into reality! You may be able to look at a wider range of property than you previously expected and overcome obstacles which might have stood in the way of progress.



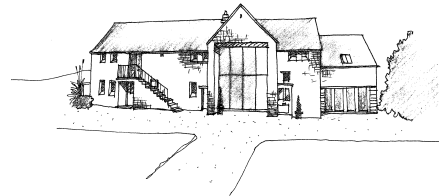
What our clients say about us

"I would not hesitate to recommend Private Finance and I can't praise the firm highly enough."

"So many people have congratulated us on getting finance in place to buy without selling. Very few people realised before how useful a broker can be."

"It was such a pleasure dealing with your firm, I wanted to make a special effort to write and thank you and your team for all your efforts."

"I just wanted to say a huge thank you for helping us sort out our mortgage. You have made the whole process straightforward and pretty seamless - and it's been refreshing working with someone so efficient."



"From the first, Private Finance provided a very quick, responsive service. I would have no hesitation in going to them next time or recommending them to anyone else."

"The whole process has been handled with a speed and efficiency that has been a pleasure to experience."

"You helped us tremendously during a time when we were about to give up all hope of purchasing the property, you were very professional in your approach and also showed great compassion towards our problem. Thank you."





Monthly mortgage repayment tables (monthly payment per £1,000 borrowed)

Capital & Repayment Mortgage

Term (yrs)	5	10	15	20	25	30
Rate						
1.5 %	£ 17.31	£ 8.98	£ 6.21	£ 4.83	£ 4.00	£ 3.45
2 %	£ 17.53	£ 9.20	£ 6.44	£ 5.06	£ 4.24	£ 3.70
2.5 %	£ 17.75	£ 9.43	£ 6.67	£ 5.30	£ 4.49	£ 3.95
3 %	£ 17.97	£ 9.66	£ 6.91	£ 5.55	£ 4.74	£ 4.22
3.5 %	£ 18.19	£ 9.89	£ 7.15	£ 5.80	£ 5.01	£ 4.49
4 %	£ 18.42	£ 10.13	£ 7.40	£ 6.06	£ 5.28	£ 4.77
4.5 %	£ 18.64	£ 10.36	£ 7.65	£ 6.33	£ 5.56	£ 5.07
5 %	£ 18.87	£ 10.61	£ 7.91	£ 6.60	£ 5.85	£ 5.37
5.5 %	£ 19.10	£ 10.85	£ 8.17	£ 6.89	£ 6.14	£ 5.68
6 %	£ 19.33	£ 11.10	£ 8.44	£ 7.16	£ 6.44	£ 6.00
6.5 %	£ 19.57	£ 11.36	£ 8.71	£ 7.46	£ 6.75	£ 6.32
7 %	£ 19.80	£ 11.61	£ 8.99	£ 7.75	£ 7.07	£ 6.65

Interest Only Mortgage

Rate	
1.5 %	£ 1.25
2 %	£ 1.67
2.5 %	£ 2.08
3 %	£ 2.50
3.5 %	£ 2.92
4 %	£ 3.33
4.5 %	£ 3.75
5 %	£ 4.17
5.5 %	£ 4.58
6 %	£ 5.00
6.5 %	£ 5.42
7 %	£ 5.83

Important Information

These calculations are examples and their accuracy is not guaranteed. Loans are subject to status and valuation and are not available to persons under 18 years of age. Written quotations available from individual lenders. For secured loans the lender will require a charge on your property. For interest only mortgages, the above calculations do not take into account the cost of any endowment, pension or other savings plan being used to repay the loan. In addition, the figures shown in respect of both repayment and interest only mortgages do not include the cost of additional life cover.



PRIVATE FINANCE
talk about a better mortgage

21 Bedford Square, London, WC1B 3HH
t 020 7317 2820
f 0870 243 3039
e info@privatefinance.co.uk
w www.privatefinance.co.uk

Contact us now for independent professional mortgage advice



Enquiries
Tel: 0800 980 8777
Email: info@privatefinance.co.uk
Website: www.privatefinance.co.uk

Head Office
Tel: +44 (0) 20 7317 2820
Address: 21 Bedford Square
London
WC1B 3HH

Private Finance operates across the UK



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

Private Finance provides independent mortgage advice and arranges individual mortgage solutions for clients. Private Finance is a trading style of Private Finance Ltd, 21 Bedford Square, London WC1B 3HH, registered in England no. 3855776. Charges are based on the loan amount and the complexity of your needs and circumstances. Our maximum fee is 1%; however over the last twelve months our typical fee has been 0.28%. Private Finance Limited is authorised and regulated by the Financial Conduct Authority (FCA registration number 310566).