



SIMPLY MORTGAGE

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SPRING

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A guide to first-time buyer mortgages

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Understanding what lenders consider and what options are available



UNLOCKING THE DOOR TO YOUR FIRST HOME

A guide to first-time buyer mortgages

Climbing onto the property ladder is a significant milestone. However, for many first-time buyers, grasping the concept of mortgages can feel overwhelming. Understanding the basics and exploring various options can make the process smoother and less intimidating. With a clear plan and appropriate advice, purchasing your first home can become a reality.

Here's a guide to help you secure your first mortgage and make informed decisions throughout the process.

HOW TO APPLY FOR A MORTGAGE FOR FIRST-TIME BUYERS

Applying for a mortgage involves careful planning, organisation, and a solid understanding of the necessary steps. The first step is to gather all required documents, such as proof of income (payslips or tax returns for self-employed

individuals), detailed bank statements, and valid identification. It's also crucial to check your credit score before applying, as this will provide insight into how lenders might assess your creditworthiness.

To enhance your chances of approval, clear any outstanding debts whenever possible and avoid taking on new credit immediately before submitting your application. Once you've accomplished this, the next step is finding a mortgage. We assist first-time buyers through every stage of the process and clarify the available options. Additionally, we outline the various mortgage products available and help you select one that aligns with your financial situation and future plans.

DISCOVER YOUR BORROWING CAPACITY

Determining how much you can borrow is one of the most crucial steps before

embarking on your house-hunting journey. Lenders typically assess your borrowing capacity based on a multiple of your annual income. For instance, if you earn £30,000 a year, you might qualify for a mortgage of approximately £120,000 to £150,000, although this can vary based on factors such as your credit score and monthly expenses.

Lenders will also perform affordability checks to ensure you can comfortably manage your repayments while covering other living costs, utility bills, and unexpected expenses. Using online mortgage calculators can give you an estimate. However, we can provide you with a precise figure tailored to your circumstances.

OBTAIN A MORTGAGE IN PRINCIPLE

A Mortgage in Principle (MIP), also known as a Decision in Principle (DIP), is a written indication from a lender regarding how much they are willing to lend you, based on

an initial review of your financial situation. It's important to note that an MIP does not involve a full credit check or final approval; rather, it serves as a preliminary agreement.

Having an MIP is extremely useful when viewing properties. It demonstrates to estate agents and sellers that you're serious and have already taken steps towards securing a mortgage. For example, a seller is more likely to choose your offer over someone else's if you can show you already have an MIP, as it signals your financial readiness.

APPLY FOR YOUR MORTGAGE

Once your offer on a property has been accepted, it's time to submit a formal mortgage application. This stage involves more thorough checks, so be prepared to share comprehensive financial information, including proof of savings, a breakdown of monthly expenses, and any current credit obligations.

During this phase, you'll also need to choose a type of mortgage. The most common options are fixed-rate mortgages, where your interest rate remains constant for a specified period (ideal if you prefer stability), or variable-rate mortgages, which fluctuate according to market conditions. Alternatively, a tracker mortgage follows the Bank of England's base rate. Whatever option you choose, we'll ensure it aligns with your long-term financial goals.

WHO IS ELIGIBLE FOR A FIRST-TIME BUYER MORTGAGE?

You're considered a first-time buyer if you have never owned residential property in the UK or abroad. Some lenders offer additional benefits to first-time buyers, such as lower deposit requirements or exclusive deals. However, if you have previously owned commercial property or inherited a home, you may need to clarify your status with potential lenders.

Government-backed schemes like shared ownership can support first-time buyers by lowering upfront costs. For instance, with shared ownership, you buy a percentage of the property (e.g., 25% to 75%) and pay rent on the remaining share. This approach can make homeownership more accessible for those with limited budgets.

WHAT DEPOSIT DOES A FIRST-TIME BUYER NEED?

Saving for a deposit is essential when buying your first home. Typically, you'll need at least 5% to 10% of the property's value. For a £200,000 home, that amounts to between £10,000 and £20,000. Although saving for a larger deposit may seem daunting, it can significantly lower your monthly payments and open the door to lower interest rates.

For instance, if you save 20% (£40,000) for that same £200,000 home, you will not only need a smaller loan, but you will also lower the lender's risk, making you eligible for better deals. Think about using budgeting apps or establishing a dedicated savings account to assist you in reaching your goal.

OBTAINING A FIRST-TIME BUYER MORTGAGE WITH NO DEPOSIT

Though they are less common, some lenders provide options for buyers without a deposit. Guarantor mortgages are the most typical type in this category. In this arrangement, a family member or someone close to you agrees to act as security for the loan, often by depositing savings in a linked account or offering equity in their own property.

While this can help buyers enter the property market more quickly, it's essential to understand the risks involved. If you fail to make repayments, the guarantor may encounter financial repercussions. Before choosing a no-

deposit option, seek professional financial advice to evaluate the pros and cons and consider all possible alternatives.

SAVING STRATEGIES AND PRACTICAL ADVICE

Saving for a deposit doesn't have to involve drastic changes; small adjustments can accumulate over time. Create a realistic budget, reduce non-essential spending, and explore ways to increase your income, such as freelancing or selling unused items. Research government initiatives, like the Lifetime ISA, which offers up to a 25% bonus on your savings for purchasing your first home.

Additionally, remember to consider other costs, such as stamp duty (although many first-time buyers are exempt up to a certain amount), solicitor fees, and home surveys. Being financially prepared will facilitate a smoother transition into homeownership.

NEED HELP MOVING FORWARD?

Buying your first home is one of life's most rewarding milestones, and understanding your mortgage options is essential for making it a reality. By planning carefully, seeking professional advice, and staying informed, you can embark on that exciting journey with confidence. ■

ARE YOU READY TO TAKE THE FIRST STEP TODAY AND UNLOCK THE DOOR TO YOUR DREAM HOME?

If you need guidance or have any questions about the process, we will assist you in finding the right option for your circumstances and support you through every stage of the application process. Take the first step today and unlock the door to your dream home.

SHOULD I REMORTGAGE NOW?

Expert tips to help you decide if the time is right to save money or secure a better deal

Deciding whether to remortgage your home is a significant financial decision that requires careful consideration and planning. This process can impact not only your immediate financial situation but also your long-term goals, such as building equity or attaining greater financial independence.

Before proceeding, ask yourself key questions such as, "Will remortgaging lower my interest rate or reduce my monthly payments?" or "Am I prepared for the fees and potential risks involved?"

WHY TIMING IS CRITICAL

Additionally, consider how changes in your property's value or fluctuations in the economy might impact your available options. Taking the time to understand the broader implications can help you make a choice that aligns with both your short-term goals and future financial stability. Timing is another critical factor that should guide your decision. Market conditions and interest rate trends play a pivotal role in determining whether remortgaging is advantageous. Reflect on whether current rates are likely to rise or fall in the near future, and how this could affect your borrowing costs.

EVALUATING EACH FACTOR

Consider your current position in your existing mortgage term. For instance, if you're approaching the end of a fixed-rate period, it might be a good time to explore your options. Conversely, if there are significant early repayment penalties, this could impact your decision. Are you financially prepared to manage the costs of remortgaging, or would delaying allow you to improve your situation? Evaluating these factors can help you approach the process with clarity and confidence.

CAN REMORTGAGING SAVE ME MONEY?

One of the primary reasons homeowners opt to remortgage is to take advantage of cost-saving opportunities. If your current mortgage deal is nearing its end and you're about to

enter your lender's Standard Variable Rate (SVR), it's likely that your monthly repayments will increase. Switching to a new deal with a more competitive interest rate could save you hundreds, or even thousands, of pounds over the lifespan of your mortgage.

Additional ways remortgaging could save you money:

- **Debt consolidation:** If you have existing high-interest loans or credit card debts, a remortgage might allow you to consolidate these into one monthly repayment. While this can simplify your finances and potentially lower your overall rate of interest, bear in mind that you'll likely repay the debt over a longer period, which could increase the total amount you owe.
- **Reducing your term:** If your finances are in a good place, you might consider remortgaging to a shorter term. While this will increase your monthly payments, it could reduce the total amount of interest you pay overall.

Before proceeding, it's essential to do the sums carefully. Remember to account for any fees associated with switching deals, such as arrangement or legal fees, which could offset some of your savings.

REMORTGAGING WHEN YOUR HOUSE VALUE HAS INCREASED

An increase in your property's value since you took out your current mortgage could work significantly in your favour when it's time to remortgage. A higher-valued home typically results in a more favourable Loan-to-Value (LTV) ratio, potentially opening the door to improved deals.

For example:

- If your property was worth £200,000 when you took out an 80% LTV mortgage, you'd have borrowed £160,000. If the property has since risen in value to £250,000, your borrowing now represents just 64% of the home's value.

This improved LTV could qualify you for lower interest rates, saving you money.

- If your LTV drops below key thresholds, such as 90%, 80%, or 75%, it simplifies accessing better deals. Keep an eye on these benchmarks and speak with your mortgage broker to see if you qualify.

Even small changes in interest rates can impact your monthly payments, so it's worth tracking market trends and seeking expert advice to maximise your savings.

SHOULD I REMORTGAGE NOW OR WAIT?

Timing your remortgage decision is critical, as it depends on both market conditions and your personal circumstances.

CONSIDER THESE FACTORS BEFORE DECIDING WHETHER TO ACT NOW OR WAIT:

Current interest rates:

- If you believe rates are at historic lows but are predicted to rise, acting now could help you secure a lower rate for the future.
- However, if you believe rates have peaked and you expect them to drop in the near future, it may be worth holding off to secure a more favourable deal later.

Always seek professional advice to help you make a well-informed and confident decision.

Remaining term on your deal:

- If your mortgage deal is within six months of expiring, start shopping around for deals. Many lenders allow you to secure a new rate in advance, ensuring a seamless transition.
- If you're mid-way through a fixed-rate term and wish to switch, check for early repayment charges, as they might outweigh the benefits of remortgaging.

Ultimately, the decision depends on your financial priorities and whether you're satisfied with your existing rate.

CAN I APPLY FOR A NEW MORTGAGE DEAL BEFORE THE END OF MY CURRENT ONE?

Yes, remortgaging before your current deal ends is entirely possible and can be advantageous. Many lenders enable you to lock in a new fixed-rate deal up to six months in advance, providing peace of mind and protecting you from potential rises in interest rates.

HOWEVER, CONSIDER THE FOLLOWING:

Early repayment charges (ERCs):

- Some fixed-rate mortgages come with ERCs if you exit before the term ends. Assess the financial impact of these fees before switching.
- For example, if your monthly savings on a new deal outweigh the ERC costs, moving early may still make sense.

Flexibility:

- Check the terms from your new lender. Some deals allow for maximum flexibility and early repayment options should your situation change.

Advance planning helps prevent costly gaps between agreements.

SHOULD I FIX MY MORTGAGE?

A fixed-rate mortgage can be the right choice for those seeking predictability and reassurance in an unpredictable economic landscape. With your interest rate locked in, you won't need to worry about market fluctuations impacting your monthly repayments.

SECURING A FIXED-RATE MORTGAGE:

Financial stability:

- Valuable for budgeting, as your monthly repayments remain consistent, even if interest rates rise.

- Offers individuals with a steady income the opportunity to gain long-term control over their finances.
- Protection from rate hikes:
- Fixing your interest rate could shield you from increases driven by changes in the base rate.

However, a fixed-rate deal may not suit everyone. You might prefer not to lock in your mortgage if flexibility is important to you. Variable or tracker mortgages could offer lower initial rates than fixed options. These alternatives allow you to take advantage of falling interest rates, thereby reducing your monthly payments.

They provide the ability to adjust your mortgage without incurring penalties, making them ideal for those who are comfortable with some uncertainty and willing to manage potential rate increases.

HOW LONG SHOULD I FIX MY MORTGAGE FOR?

The length of your fixed-rate term is equally important as deciding whether to fix it at all. Options may include two, five, or even ten-year terms, each offering distinct advantages for selecting them.

Two-year fixed rate:

- Offers flexibility to review your financial situation sooner and adjust if needed.
- However, you'll need to renegotiate comparatively sooner and may incur higher fees every time you switch.

Five-year fixed rate:

- Provides long-term stability, protecting you from economic uncertainties.
- Ideal for those planning to stay put for the foreseeable future.

Ten-year fixed rate:

- Ensures security over a decade but often comes with higher ERCs if you need to exit early. This option is suited to homeowners with a clear long-term plan.

Take time to assess your lifestyle and future plans before deciding on the term length. Being overly cautious can restrict your flexibility, while being too short-sighted might leave you vulnerable to risks.

SEEK PERSONALISED MORTGAGE ADVICE

Remortgaging offers the opportunity to save money, secure better terms, or gain financial peace of mind. But it is not without complexity. Factors like market trends, your financial position, and potential fees make navigating this decision require care and expertise.

- Explore comparison tools to assess potential deals.
- Speak with an experienced mortgage broker to gain access to exclusive offers and professional guidance.

READY TO DISCUSS YOUR REMORTGAGE OPTIONS?

Choosing the right remortgage option can feel overwhelming, but you don't have to face it alone. Whether you're considering porting your current mortgage or exploring new alternatives, we're here to guide you. Our experts will help you review your options, compare market deals, and provide advice tailored specifically to your goals and circumstances.

NAVIGATING THE WORLD OF MORTGAGES FOR THE OVER 50S

Understanding what lenders consider and what options are available

Securing a mortgage can feel overwhelming at any age, but for those over 50, the process often involves added complexities. Whether you aim to purchase a property, downsize, release equity, or simply secure better terms on your existing arrangement, understanding what lenders consider and what options are available will position you more strongly.

Unlike younger borrowers, older applicants may undergo increased scrutiny regarding income and affordability, particularly concerning retirement. However, there is a growing range of tailored products designed specifically for this demographic. With proper preparation and advice, you can discover solutions that fit your unique circumstances.

FACTORS CONSIDERED BY LENDERS

When applying for a mortgage, lenders evaluate various factors to assess suitability. One of the most significant factors is your income. For borrowers over 50, income often comes from a mix of different sources. For instance, if you're still employed, your salary is reviewed alongside any self-employed earnings. If retired, private pension payouts, state pensions, and even income from investments or rental properties can all be considered to demonstrate affordability.

For example, an individual who works part-time and receives both state and private pension income might combine these sources to meet lender requirements. Some lenders will accept 100% of a private pension but may only consider 50% of certain investment incomes. Recognising these nuances can help you clearly present your financial profile.

Your credit history is another critical consideration. A strong credit score, consistent payments on previous loans, and a manageable level of debt underscore your reliability as a borrower. Conversely, late payments, bankruptcies, or substantial debts could adversely impact your chances.

IS IT POSSIBLE TO OBTAIN A MORTGAGE AT ANY AGE?

While there is no universal age limit for mortgages, individual lenders set their own restrictions. Many lenders now offer their products to cater to older borrowers, with some providing terms that extend to ages 75, 80, or even 85.

However, the maximum mortgage term often shortens with age. For instance, a 55-year-old applying for a mortgage could reasonably secure a 20- or 25-year term, depending on their retirement plans. In contrast, a 65-year-old might only be offered a 10- to 15-year term to align with anticipated affordability during retirement.

Lenders also take into account age-specific expenses. For example, if you are approaching retirement, they may consider lower future income and higher healthcare or living costs. Showing a robust financial plan for retirement is crucial to addressing these concerns.

WHERE CAN I FIND MORTGAGES FOR THOSE OVER 50?

Accessing the right mortgage often requires knowing where to look. Specialist later-life lenders, such as those offering retirement interest-only (RIO) products, specifically cater to borrowers aged 50 and older. Some high street banks have also introduced later-

life offerings, although their product ranges may be limited.

Online comparison tools can serve as a useful starting point for exploring rates and terms. Additionally, collaborating with a mortgage broker who specialises in later-life lending could save significant time and effort. This approach can provide access to exclusive deals and offer insider knowledge about what each lender is likely to approve based on specific criteria.

Moreover, housing associations and shared ownership schemes might provide additional options, especially if you're downsizing or relocating to an over-55 community. Investigating these opportunities can expand your choices beyond conventional mortgages.

WHAT CAN I DO TO IMPROVE MY CHANCES OF OBTAINING A MORTGAGE?

Preparing your financial profile is one of the best ways to enhance your chances of mortgage approval. Begin by reviewing your credit report through credit agencies such as Experian or Equifax. Aim to correct inaccuracies, settle outstanding debts, and refrain from making excessive new credit applications in the months leading up to your mortgage application.

For instance, ensuring that all credit cards maintain an outstanding balance below 25% of their limit can showcase responsible usage. Additionally, if you are repaying loans or high-interest debts, settling these early can free up disposable income and lessen your financial commitments.

Consider building a larger deposit. For instance, instead of putting down 20%, choose 30% if your savings or property equity permit. A lower loan-to-value (LTV)



ratio minimises risk for lenders and paves the way for more favourable terms.

WHAT DO MORTGAGE PROVIDERS REQUIRE FOR MORTGAGES FOR THOSE OVER 50?

Documentation is a vital aspect of the application process. For individuals over 50, providers generally request proof of income or pension, which may include payslips, pension drawdown statements, or detailed investment returns.

Providers will also request recent bank statements, typically covering the past 3-6 months. These statements highlight your income, expenses, and overall financial stability. For example, a lender might assess whether your usual monthly expenditures would still be low for mortgage payments in the event of unexpected expenses. Clear budgeting and consistent saving can help portray a positive image.

Identification, such as a driver's licence or passport, is essential, along with proof of your current address (e.g., utility bills or council tax statements). The more prepared you are with these documents, the smoother the application process will be.

CAN YOU TRANSFER YOUR MORTGAGE WHEN PURCHASING A NEW HOME?

Porting an existing mortgage can be an appealing option for borrowers who are

downsizing or relocating. For instance, a homeowner might move from a large property valued at £500,000 to a smaller home worth £350,000. By porting the original mortgage, they can retain their current low interest rate, potentially saving thousands of pounds over time.

However, porting isn't guaranteed. Your lender will require you to reapply and undergo affordability checks as if it were a new loan. If the new home requires borrowing additional funds, the extra amount will likely attract different rates and conditions, which could change your overall.

WHAT SHOULD I DO IF I CAN'T GET A MORTGAGE?

If standard mortgages are inaccessible, other options may be feasible. Retirement interest-only (RIO) mortgages are a popular alternative, requiring only the interest payment. For example, a £100,000 interest-only mortgage at 3% annual interest would cost approximately £250 per month, compared to hundreds more with a repayment plan. The remaining balance is settled upon the sale of the property.

Alternatively, equity release schemes allow you to borrow against your property value without needing to make monthly repayments. This option may be suitable for those looking to access funds for home improvements or other expenses

while staying in their home. However, it's important to remember that interest compounds, reducing the equity available for inheritance.

It is strongly recommended to always seek professional financial advice when exploring equity release products, as the implications can be significant. Additionally, for those considering renting or shared accommodation instead of property ownership, local housing associations might also offer alternative solutions.

TAKE THE NEXT STEP

Securing a mortgage after the age of 50 might seem daunting, but it's far from impossible. By understanding how lenders evaluate your application, preparing your finances, and exploring alternatives when necessary, you can discover a solution tailored to your needs and goals. ■

IS IT TIME TO ACT AND TAKE CONTROL?

If you're evaluating your options or seeking expert advice, don't leave your future to chance. Explore your choices, compare offers, and take confident steps toward securing your dream home or easing financial pressures later in life.

THE BANK OF MUM AND DAD

How to help get your child climb on the homeownership ladder

S With rising property prices and stricter mortgage lending rules, homeownership has become an increasingly distant dream for many young people. For some, the solution lies in the financial support of their parents, often referred to as "The Bank of Mum and Dad."

This informal institution has become one of the largest lenders in the UK, helping thousands of first-time buyers every year. However, while offering assistance can be incredibly rewarding, it demands a thoughtful and well-informed approach.

Helping your child get onto the property ladder requires consideration of financial, emotional, and even legal implications. Here, we explore the various ways parents can assist, the potential pitfalls, and the factors to ponder before making a commitment.

GIFTING A DEPOSIT

One of the easiest ways to help your child is by gifting all or part of their deposit. This reduces the mortgage amount they need, often unlocking access to lower interest rates due to a higher loan-to-value ratio. For example, if your child is purchasing a home for £250,000 and you contribute £25,000 towards the deposit, this not only assists them in securing a mortgage but may also lead to more favourable terms.

However, you should be aware of the tax implications involved. Under current Inheritance Tax rules, this gift could be included in your estate if you pass away within seven years. To prevent any misunderstandings, it is essential to formally document the gift and provide a letter to the mortgage lender stating that it is non-repayable. This straightforward step

can help avoid unnecessary delays during the home-buying process.

ACTING AS A GUARANTOR

If you're unable to provide a lump sum, becoming a guarantor for your child's mortgage is another popular option. This means agreeing to cover their repayments if they cannot fulfil them. For example, if your child earns £25,000 a year and is unable to secure enough to purchase a property, adding your financial strength to their application could help them access a better mortgage deal.

That said, being a guarantor entails certain risks. You may be required to step in if your child misses payments or defaults on the loan. This could jeopardise your own financial situation and even affect your credit score. Before signing as a guarantor, ensure that you fully understand the agreement and its implications by seeking professional mortgage advice.

JOINT MORTGAGE ARRANGEMENTS

For families eager to take a more active role in the buying process, obtaining a joint mortgage can be an attractive solution. This allows parents to combine their income with their child's earnings to secure a larger loan. For example, a parent contributing £30,000 in annual income could enable their child to borrow significantly more, making previously unaffordable properties a possibility.

However, this approach presents its complexities. Joint mortgages entail shared liability, even if the parent does not reside in the property. Furthermore, parents who already own their home might incur capital gains tax on their share if the property is

sold at a profit. Ensure you fully understand the legal and tax implications before proceeding and consider consulting a solicitor to formalise the agreement.

LOANING THE MONEY

Loaning money to your child, rather than gifting it, can strike a balance between support and maintaining financial security. For instance, you could lend £15,000 for a deposit with an agreement that your child will repay the amount interest-free over five years. This helps them secure a home while allowing you to keep control of your finances.

To avoid potential disputes, always formalise the arrangement. Consider drafting a loan agreement that outlines the amount, repayment terms, and conditions, such as penalties for missed payments. While offering a loan can alleviate financial strain, think carefully about your child's ability to repay and how this might affect your relationship.

USING SAVINGS OR RELEASING EQUITY

Another option is to use your savings or the equity in your home to fund your child's purchase. Parents with substantial savings might choose to withdraw a portion for their child's benefit. For example, accessing £20,000 from a high-interest savings account could provide the ideal deposit without the need to borrow. However, ensure that this withdrawal won't affect your future plans or retirement goals.

Alternatively, some parents utilise equity release schemes to access funds tied up in their homes. Equity release enables homeowners to unlock cash while



continuing to live in their property. For example, if your home is valued at £400,000 and you release £50,000, you could use this amount to support your child. This approach is ideal for those who are property-rich yet cash-poor, but it carries long-term financial implications, such as reduced inheritance for other family members. Always seek professional financial advice before considering equity release options.

COMMUNICATING WITH THE FAMILY

Open communication is essential in any financial arrangement. Begin by having an open discussion with your child about their financial situation and your ability to help. Discuss areas such as how much you can contribute, whether siblings will receive similar support, and what expectations you may have regarding repayment.

For instance, one family agreed that the

parents would lend their son £30,000 for a deposit, but clearly stipulated in the written agreement that he would repay half within ten years. This not only helped the son secure his home but also preserved family harmony by establishing clear boundaries.

IMPORTANCE OF PROFESSIONAL ADVICE

Regardless of your chosen route, obtaining professional financial or legal advice is crucial for assessing the risks and benefits of each option, identifying tax implications, and guiding you through the legal requirements. Seeking professional guidance will also safeguard your financial interests and alleviate the stress of the process.

A BALANCED APPROACH

While the Bank of Mum and Dad can be instrumental in helping young people

achieve their dream of homeownership, any financial assistance must be balanced with your long-term security. By exploring options, seeking advice, and maintaining open communication, you can make a meaningful contribution without jeopardising your future. ■

ARE YOU READY TO DISCUSS HOW TO HELP YOUR CHILD GET ONTO THE PROPERTY LADDER?

If you would like more detailed information, advice, or wish to discuss your family's specific situation regarding how to support your child in getting onto the property ladder, professional guidance can significantly aid you in navigating this complex process.



When it comes to mortgages, taking advice can be a daunting process, whether you are looking to take financial advice for the first time or you've taken financial advice in the past.

Finances often take a low priority for many people because they are complex, but at Simply Mortgage our clients appreciate our ability to make the mortgage-arranging process both simple and enjoyable.

At Simply Mortgage, we ask the questions, look into your future, give straightforward advice and find the right mortgage solution for you.

Contact us today to begin your journey – we look forward to hearing from you.

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