Welcome to

Freedom Mortgage & Protection Services

FREEDOM
MORTGAGE & PROTECTION SERVICES

At Freedom Mortgage & Protection Services Ltd. we have one goal in mind – to help you get the right mortgage for you.

We do this through providing expert advice on what's the most suitable for you and your individual circumstances and then searching the whole market to get the most appropriate deal for you. We can also give you advice on your insurance and protection needs.

Put simply, we're a one-stop-shop for your mortgage and insurance needs.

Our mortgage service

Our mortgage service is designed to save you time and money. That's because there is no need to traipse up and down the high street or spend hours on the internet looking for the right mortgage deal for you. Instead, as your local mortgage broker, we'll do all the legwork for you by searching through hundreds of deals from a wide range of different lenders and then give you expert advice on what's right for you and your needs.

Fixed rates, trackers, variable deals – we've got access to a huge range and can help find the right option for you no matter whether you are buying for the first time, moving house, re-mortgaging or even buying to let.

Most banks or building societies only offer a small selection of mortgages, usually just their own, so you can never be absolutely sure that the deal they are offering is the right one for you.

Our areas of expertise

These are just some of the areas that we can help you with.

Buying your first home

We understand that it's not easy for first time buyers. House prices are at an all time high and the credit crunch has resulted in lenders being more stringent about who they lend money to. In fact, a lot of lenders have actually disappeared altogether. Therefore, it's never been more important to get expert advice from a mortgage broker like us, who can find the right first time buyer mortgage for your individual needs and budget.

Moving house

If you're looking to move house, then it makes sense to look at what mortgage deals are available rather than simply taking your existing one with you. We can take that worry away for you by finding the right mortgage for you and make sure everything runs smoothly so that you can exchange contracts on time.

Remortgaging

Whether you're looking to re-mortgage to get a better deal or to raise money for home improvements, then it's important to look around at what's available rather than simply stick with the same lender you're with now. The good news is that there is still a wide range of re-mortgage deals available and we're here to find the right one for you.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. SECURING SHORT TERM DEBTS AGAINST YOUR HOME COULD INCREASE THE TERM OVER WHICH THEY ARE PAID AND THEREFORE INCREASE THE OVERALL AMOUNT PAYABLE. YOU MAY HAVE TO PAY AN EARLY REPAYMENT CHARGE TO YOUR EXISTING LENDER IF YOU REMORTGAGE.

Buying to let

If you're thinking of buying a property as an investment, then getting the right mortgage could be the best move you make. You see, ensuring you have a competitive mortgage deal could make all the difference to how successful your investment is. As your local mortgage experts, we've got access to a wide range of buy to let mortgages and give expert advice on which one is right for your buy to let venture.

MOST FORMS OF BUY TO LET MORTGAGES ARE NOT REGULATED BY THE FINANCIAL CONDUCT AUTHORITY.

Insurance

We know insurance isn't an easy subject to think about. After all, life is for living, not for worrying about what's around the corner. We're insurance specialists and our job is to do the worrying for you and help make sure that you've got the right cover in place to give you peace of mind that you and your home are protected against whatever is around the corner. And whether it's home insurance, life cover, income protection or critical illness cover, we can search to find the best policy for your needs.

“We bring you hundreds of different mortgages from across the market.”

Our approach

We are not tied to any one lender so we can search the market to find a competitive mortgage for your needs. But before we even get to recommending products, we make sure we understand your individual circumstances and needs, as well as your objectives and aspirations for the future. Then, and only then, do we recommend appropriate mortgage and insurance products for your individual needs.

How it works:

Stage 1 - Getting to know you

Building a clear picture of your individual circumstances and needs.

Stage 2 - Searching for the right mortgage

Searching through 100s of different mortgages from across the market and giving independent advice on the most suitable one for you.

Stage 3 - Ongoing support to completion

Completing all the paperwork and making sure everything runs smoothly so you complete on time.

What this means to you

- Access to hundreds of different mortgages from a wide range of lenders from across the market
- Advice on a suitable mortgage deal for your needs
- Access to a range of insurance options and advice on how to protect you and your home
- Help and advice along the way until your mortgage completes

Contact us today

If you’d like to find out more about Freedom Mortgage & Protection Services Ltd. and the mortgage service we provide, please call us on

Tel: **0800 77 20 147**

A MORTGAGE IS A LOAN SECURED AGAINST YOUR HOME OR PROPERTY. YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

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