



# WHY YOU NEED A MORTGAGE ADVISER

**CRAIG PARKINSON** Independent Financial Adviser

Mortgages deals continue to remain very low with the base rate only a quarter percentage off its floor.

But it doesn't mean that you can afford to take the first one offered to you. Your mortgage is probably your biggest ever financial commitment. They are simple enough in theory, but in practice there are plenty of issues that could trip you up and cost you money so it pays to get some expert advice.

## Why you can't just shop around

You could of course try to sort things out yourself. There are plenty of comparison websites. You could find the lowest rate in seconds and click straight through to an application form.

But you probably shouldn't. Comparison sites can let you see the headline rates, but they can't tell the whole story, about the fees and the policies and the eligibility criteria, especially if you self-employed or a company director. Unless you are a mortgage expert, you could spend hours in this manner and then struggle to find the mortgage that you wanted.

## A Mortgage Adviser can help you find the mortgage you really need

There's more to choosing the right mortgage than finding the cheapest fixed or tracker rate.

An adviser can discuss your needs and circumstances to find the mortgage that is right for you. Planning on moving in the next few years? Do your earnings fluctuate? Would you like the option to make overpayments potentially allowing you to become mortgage-free sooner?

A mortgage adviser will sift through hundreds of mortgages to find one that fits your plans as well as your budget.

Some will never be featured even on the best comparison sites, and some will only be available through mortgage professionals.

When you receive mortgage advice, the mortgage adviser has a duty of care to you. They must recommend a suitable mortgage and be able to justify why exactly the particular mortgage they have chosen is suitable for your financial and personal circumstances. This can save you a lot of time and money, trying to do your own research, when you may not even have access to the best solution.

You can be certain seeking advice from a Professional Mortgage Adviser who offers access to an unlimited range of providers allows them to source products from the whole of the market.

To find out more about exactly what a Mortgage Adviser can offer you, simply call us and talk to one of our team.



Your home may be repossessed if you do not keep up repayments on your mortgage.

The Financial Conduct Authority does not regulate taxation & trust advice and will writing.

MORTGAGES | LIFE INSURANCE | SAVINGS | INVESTMENTS | PENSIONS | ESTATE PLANNING



FOR A FREE INITIAL CONSULTATION CONTACT

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