

Why use Hamblin-Martin Financial Ltd

Firstly, we have a duty of care to recommend a suitable mortgage and justify why the particular mortgage chosen is right for you.

We are qualified and experienced

There's an awful lot to think about when choosing the right mortgage. It's not as simple as just opting for the cheapest fixed or tracker rate mortgage you can find.

We're on your side!

As an independent mortgage broker we will look for the best mortgage for you. We don't act for the lender and can give you access to far more products than if you went direct. You'll get unbiased advice and could choose from a range of lenders and subsequent products, rather than being restricted to the single range of the lender you went to.

We know the industry

Mortgage criteria has tightened massively over the past few years, with the Mortgage Market Review being the latest, and arguably widest-ranging, development. It's been designed to ensure borrowers can prove affordability, even in the event of a rate rise, and those extra checks have understandably increased application times.

We deal with lenders on a day-to-day basis, so we know what the application process is like for each one and can tell you which lender can process your application with minimal delays. We also know the background criteria that a lender has and can bring this experience to bear when advising you and processing your application. We can exert influence and chase things in a way you may not be able to do by yourself – and that can be invaluable should things get held up.

It's not just about the mortgage

We will also look at any related life insurance, payment protection and even buildings and contents insurance you have. We will recommend insurance based on your new mortgage arrangements to make sure you are fully protected in the event of:

- Death
- Critical illness (such as cancer, heart attack or stroke)
- Accident, Sickness & Redundancy

Don't be put off by a fee

Mortgage advice tailored to your situation is a service and in order for us to be able to offer this service we charge a fee. Please request a copy of our Service Charter for further details of our fees.

The value of advice

Mortgages can be a lot more difficult than they first appear. Knowing what rate, what term, what lender, what features, what insurance are all time-consuming and complex matters. Comparing mortgages on online sites is a good place to start – it's great to get an idea of what's out there. But choosing a mortgage is a process far more complicated than simply opting for the lowest rate or the best incentives.

We take your whole circumstances into account to recommend a suitable product, and it's that thorough, professional look at your finances that makes advice well worth paying for.