

Evans Ash Financial Services LLP

The Mortgage Service

At Evans Ash Financial Services LLP we believe that professional financial advice can add significant value. It is because of this belief that we provide a Mortgage Service that does much more than simply choose the cheapest rate.

This is particularly important as a result of the major changes imposed by the Mortgage Market Review (MMR) taking effect in April 2014 which makes obtaining a mortgage far more complex and difficult in many cases.

Initial discovery conversation

- Identifying Your Unique Requirements
- Establishing Key Mortgage Selection Criteria

Explanation of market jargon

- Clear and Simple Explanation Of Any Confusing Mortgage Terminology

Initial research

- Market Analysis To Create Lender Shortlist Considering:
 - Lender affordability and other assessment criteria
 - Interest Rate
 - Speed Of Processing
 - Financial Strength
 - Customer Service Ethic
 - Other Costs

Application support

- Assisting You In Completing The Mortgage Application
- Positioning Your Application For Approval
- Identifying And Overcoming Any Sticking Points
- Advice on arranging specialist surveys if required

Detailed research

- Selection Of Appropriate Lender
- Whole of Market Up To The Minute Analysis

Application lodgement

- Submitting Your Application
- Providing lender with all required supporting documentation
- Confirming Receipt By Lender

Application management

- Regular Follow Up Service To Keep Your Application On Track
- Dealing With Any Issues As They Arise
- Managing The Lender/Solicitor interaction

Solicitor management

- Finding and appointing a Solicitor if required
- Communicating With Your Solicitor Directly

The final completion service

- Managing The Final Completion Process In That Stressful Final 24 Hours
- Minimising The Stress Involved At The Final Hurdle

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Authorised & Regulated by the Financial Conduct Authority

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

