

## Looking to remortgage?

There are many reasons why you may want to remortgage, from raising funds for home improvements to looking for a better rate of interest, or you may like to reduce debt. Whatever reason you have, we are here to help.

**What does it mean when you remortgage?** Remortgaging is when you apply to move from your current mortgage lender to a new one while staying in the same property.

When you contact us, you will be assigned to one of our experienced advisers who will look after your application throughout the process to completion. They will always be available to answer your questions and discuss your requirements.

Contact us to see if remortgaging is the right thing for you.

You may have to pay an early repayment charge to your existing lender if you remortgage.

## What documents do I need for my mortgage application?

Here are the typical documents you would need to get ready for us to complete your mortgage application:



- Proof of residency (utility bill/credit card or bank statement, less than 3 months old)
- Last 3 years SA302's and Tax Year Overviews (self employed)
- Last 3 months bank statements
- Current mortgage statement (if applicable)
- Last 3 months payslips
- Proof of deposit



## Contact us today

To book your fee free mortgage advice appointment

01392 979 331

[admin@pointersfinancial.co.uk](mailto:admin@pointersfinancial.co.uk)

[www.pointersfinancial.co.uk](http://www.pointersfinancial.co.uk)

The Dart Room,  
Winslade Manor,  
Clyst St Mary,  
Exeter EX5 1FY



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

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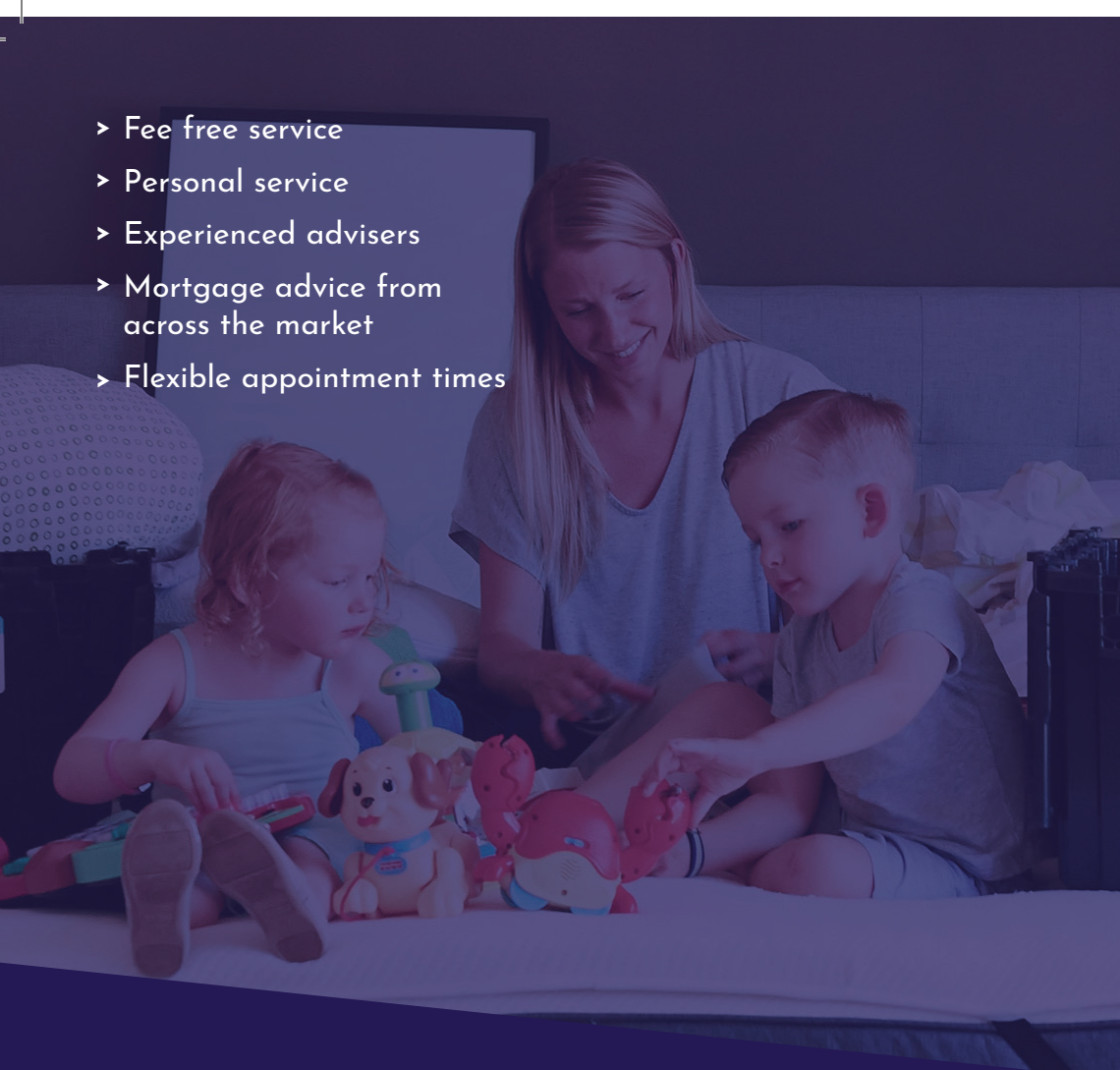
**POINTERS**  
FINANCIAL

## MORTGAGE ADVICE

Local, independent and fee **free** mortgage advice. We help a wide range of clients from first time buyers to remortgages, buy to lets and new build purchases.

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- > Fee free service
- > Personal service
- > Experienced advisers
- > Mortgage advice from across the market
- > Flexible appointment times



If you are a first-time homebuyer or a homeowner looking to move or invest in properties, Pointers Financial Ltd is here to assist you. Our team of expert advisors is dedicated to providing you with the best possible mortgage finance solutions and will guide you throughout the entire purchasing process.

We know that life can get hectic, and it may be difficult for you to arrange an appointment during the working day. At Pointers, we offer evening and weekend appointments in person, over the phone or by video call at a time that suits you.

Our professional advisers are on hand to provide guidance and answer any questions you have, whether it's about the mortgage term, repayment method or rate type. We will always take the time to discuss your circumstances in detail and provide quality advice.



### Buying a new build?

We have links with many developers, making us specialists in the new build mortgage market. From ensuring your mortgage is placed with a lender to getting you ready for a longer completion time frame or if you have secured any incentives from the builder, we will also ensure the lender is happy with these.

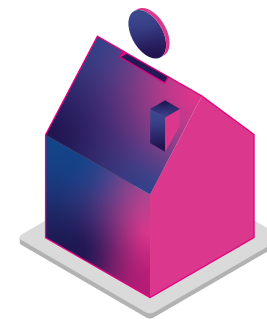
Many lenders have restrictions with new build properties, making it extremely important to use a mortgage adviser specialising in this field. Developers typically have a deadline for the exchange of contracts (often 28 days); we are used to working with these time scales. Contact us today to discuss your new build purchase!

### Property Investment?

Whether you are a well-seasoned investor or a new landlord looking to take their first steps into the rental property market, buy-to-let mortgages are a great financial tool.

With access to major lenders in the BTL market, we can help you find the right mortgage package for your property investments.

Contact us today to find out if you meet the criteria for a BTL mortgage.



Your home may be repossessed if you do not keep up repayments on your mortgage. Most forms of Buy to Let mortgage are not regulated by the Financial Conduct Authority.

### First time buyer?

Here's a simple step by step guide to familiarise yourself with the mortgage application process.

- > **Step 1**  
Speak to one of our advisers. We can qualify you for your purchase and explain in full the application process and all costs.
- > **Step 2**  
Choose a mortgage product and complete a decision in principle with the mortgage lender.
- > **Step 3**  
Discuss your insurance needs in full.
- > **Step 4**  
Complete mortgage application.
- > **Step 5**  
Mortgage valuation completed.
- > **Step 6**  
Mortgage offer issued.
- > **Step 7**  
Exchange contracts.
- > **Step 8**  
Complete on your purchase and move in.

Don't worry if you don't understand some of the terms, we are here to help you every step of the way and answer any questions you may have.



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