

Did you know we do Mortgages?

When purchasing a property many of us require a mortgage, speak to one of our in-house specialists or a qualified adviser who will be able to recommend a suitable mortgage product.

Whether you're moving home, buying your first home, or remortgaging, or even looking for investment properties, our expert mortgage advice will guide you through the mortgage maze.

There are various mortgage types, the most common being:

- Fixed Rate Mortgage
- Tracker Rate Mortgage
- Discount Mortgage
- Offset Mortgage
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Speak to a member of the team today and find out more about Properties on the Market's Mortgage Advisory Services.

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www.propertiesonthemarket.com C: 6565060 VAT: 938760581 (Trading under Sperricle Ltd)

Remortgage

Re-mortgaging or the re-financing of your property is where you switch the mortgage on your home to another lender or negotiate a better deal with your existing one.

If your current mortgage deal is about to come to an end, it's important to look around and explore your options. Do this in good time before you get transferred onto your lender's standard variable rate (SVR) as this could be higher than your current rate.

Here are a some of the main reasons people decide to re-mortgage a residential, commercial or investment property:

- To reduce costs after the expiration of a fixed interest deal or incentivised purchase
- To free up capital for an additional property purchase
- A change in your financial circumstances
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When you are ready to apply for your new mortgage, make certain you speak to a qualified advisor at Properties on the Market and we'll put you in contact with a verified service provider or mortgage broker.

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Help To Buy

Help to Buy is a government scheme that helps you to purchase your own property with a deposit as low as 5%. Whether you're taking your first step onto the property ladder or moving up a rung, the scheme helps hard-working people like you take steps to purchase a property.

Help to Buy is available in England from house builders registered to offer the scheme. In March 2014 the Government announced an extension of the initiative up to 2020 which is great news for those looking to get onto the property ladder.

Designed to increase the supply of low deposit mortgages and the number of new build properties being built there are two schemes available; the Mortgage Guarantee and the Equity Loan.

Mortgage Guarantee

This scheme works the same as any other mortgage. The Government offers lenders the option to purchase a guarantee on Mortgage Loans and as a result this support it allows for higher Loan to Value (LTV) mortgages of up to 95%.

Equity Loan

You will require a minimum of 5% deposit or cash when looking to purchase a property and the government lends up to 20% of the cost of your new build home. There are no loan fees for the first 5 years of owning the property.

Some additional key points regarding the scheme

- Available on new build homes up to £600,000 in England, £250,000 in Scotland and £300,000 in Wales.
- The Government will lend you up to 20% of the property value through an equity loan which can be repaid at any time during the loan term or on the sale of your home.
- In England and Wales, you won't be charged any loan fees for the first 5 years of owning your home. In Scotland, there are no loan fees to be paid.
- You'll only need to secure up to a 75% mortgage from a bank or building society.
- There are a range of competitive mortgage rates available with this scheme.

The team at Properties on the Market can assist those who qualify for the scheme, so if you have any questions [contact us today](#) for further information.

Finance & Money

When buying or selling a property you'll most likely need access to a number of things, especially when it comes to financials and money. Properties on the Market provides clients with access to numerous specialists and service providers including:

- Special Schemes for First Time Buyers
- Discounted Interest Rates
- Fixed Interest Rates between 1-10 years
- Remortgages to Lower Interest Rates
- Special Schemes for Self-Employed / Company Directors
- Buy to Let Mortgages
- Life Cover
- Critical Illness Cover
- Income Protection Cover
- Home Insurance
- Accident, Sickness and Unemployment Insurance
- Landlords, Buildings and Contents Insurance
- Buy to Let Investments

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