

financial services



mortgages

A Free Mortgage Health Check of your current mortgage deal against others that are available in the market place can often result in substantially reducing your monthly repayments...

Changing your mortgage lender is easier than you think...and we will help you every step of the way...

Remaining loyal to your current lender can often mean that you are paying a higher rate than that available to new borrowers. This means you are missing out on a choice of excellent mortgage schemes which can result in lower mortgage payments.

You will be able to choose from literally hundreds of fixed rate, cash back schemes and capped rate mortgage products. We can find the best scheme tailored to your needs.

Find out how much we can save you each month...

Our mortgage health check will involve talking to your existing lender to see what deal they are prepared to offer you and comparing this against a new deal, taking into account any associated costs connected with the proposed transfer. If the result is that you are financially better off to stay with your existing lender, then our recommendation will be to remain with them.

The process of transferring your mortgage to a new lender is known as a re-mortgage. In the majority of cases, the method of repayment, the terms of years and the mortgage amount all remain the same. The only thing that changes is that you pay a lower rate of interest.

A mortgage transfer is so easy, let us show you how...

We will ensure that you know all the implications on moving your mortgage, including any early repayment charges, solicitor costs, administration and valuation fees if applicable.

Some lenders are currently offering a "fee free" package, whereby they pay valuation fees and all legal costs.

Our Independent Mortgage Advisers are able to assist with comparison analysis of:

- mortgage payments
- life cover insurance
- buildings and contents insurance
- accident, sickness and redundancy insurance

To arrange an initial free consultation please call or contact us at dfs@dains.com

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