

## About One 77 Mortgages

Taking out a mortgage is a big financial commitment, so it helps to know a little about what's on offer, what your options are and how the process works.

Finding the right deal is important. Whether you're new to the mortgage market and property ladder, or have

had a mortgage for a while and are considering a move, there is some important information you will always need to help you make the right choices.

In this brochure we will explain how we can help you get the right deal for your financial circumstances.

## How to Exchange in 28 Days

We search the entire UK mortgage market in order to recommend the right mortgage and protection products for you based on your individual circumstances and requirements.

We ensure that all required information is provided and then submit your mortgage, and any other product applications, on your behalf.

As you will have a dedicated point of contact who will liaise with lenders, product providers, mortgage valuers, housing developers and solicitors on your behalf - taking the hassle and stress away from you - we are able to offer our Day 1 Product Recommendation, usually within 2-4 hours of your first contact with us.

Once issued, we thoroughly check the terms and conditions of your mortgage offer, and will talk them through with you, before discussing the next stages of the purchase or remortgage process.

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## Our Continued Commitment To You

We will continue to help you as long as you have a mortgage and beyond.

We maintain regular communication with all of our clients. We distribute e-newsletters and regularly update our website and social media with relevant information to help you manage your finances and keep you up to date with the Mortgage and Property markets.

We would love to have the opportunity of helping your family, friends and colleagues too. Please do feel free to pass on our details so that they can contact us to discuss their mortgage and protection needs.

Over a 25 year period One 77 Mortgages could save you around £6000 in mortgage and broker fees.

## We can help with the following:

-  Income Protection
-  Family Protection
-  Bridging Finance
-  Buy To Let
-  Business Protection
-  Critical Illness Cover
-  Commercial Mortgages
-  Buildings and Contents Insurance
-  Remortgage

One 77 Mortgages Limited, B2 Methuen South, Methuen Park, Chippenham, SN14 0GT registered in England No: 7411452 and is authorised and regulated by the Financial Conduct Authority Under Number 753474 for Mortgage and Insurance Mediation Activities Only.

The guidance provided within this document is subject to the UK regulatory regime and is therefore primarily targeted at consumers within the UK.

For your information calls may be recorded for quality and monitoring purposes.

**A MORTGAGE IS A LOAN SECURED AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER DEBT SECURED ON IT.**



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## Guide To New Build Mortgages

0800 098 7177

✉ [info@one77fs.co.uk](mailto:info@one77fs.co.uk) 🌐 [www.one77fs.co.uk](http://www.one77fs.co.uk)



## Why use One 77 Mortgages?

- Unlike many of our competitors, we **do not charge our clients a fee** for our advice as all mortgage brokers earn a commission from the lender
- We are available 7 days a week; Monday to Thursday 9am to 7pm, Friday 9am - 5.30pm, Saturday and Sunday 10am to 5pm for your convenience
- We offer genuinely impartial mortgage advice
- We undertake all of our business over the phone for your convenience, meaning you do not have to travel to see your broker face to face or wait for an appointment
- Unlike many brokers, we have access to a comprehensive range of mortgages from across the UK mortgage market, meaning the possibility of more affordable and suitable products for you
- We have access to exclusive new build products not available on the High Street, which maximises your chances of finding the most suitable product
- We are a national award winning company with a 5\* customer satisfaction rating and many national awards for our excellent customer service
- We assign every customer their own dedicated mortgage adviser and case manager giving you consistency throughout your mortgage application process

It is important to remember whichever mortgage broker you use, to ensure they have access to all the major lenders and banks. At One 77 you can be assured that this is the case.

Not all mortgage brokers are the same. Even if you already have a broker give us a call to see if we can find you a more suitable or cost-effective product.

## Specialists in New Build Mortgages

Recognising that the New Homes market is becoming increasingly prominent, we now have a specialist New Build team providing the best advice to our clients. During 2017 139,030 new homes were sold in the UK. The Government target for each year is 200,000.

We have access to many specialist products, not readily available on the High Street or to the majority of other mortgage brokers, which are specifically tailored to new build properties.

We are familiar with the requirements and legislation surrounding new build property and have an intimate knowledge of Government backed schemes such as Help to Buy and Shared Ownership.

We understand developer's expectations of their purchasers in terms of their timescales. Our mortgage advisers will ensure that your mortgage application is processed in the most effective and efficient way to secure the property you want.

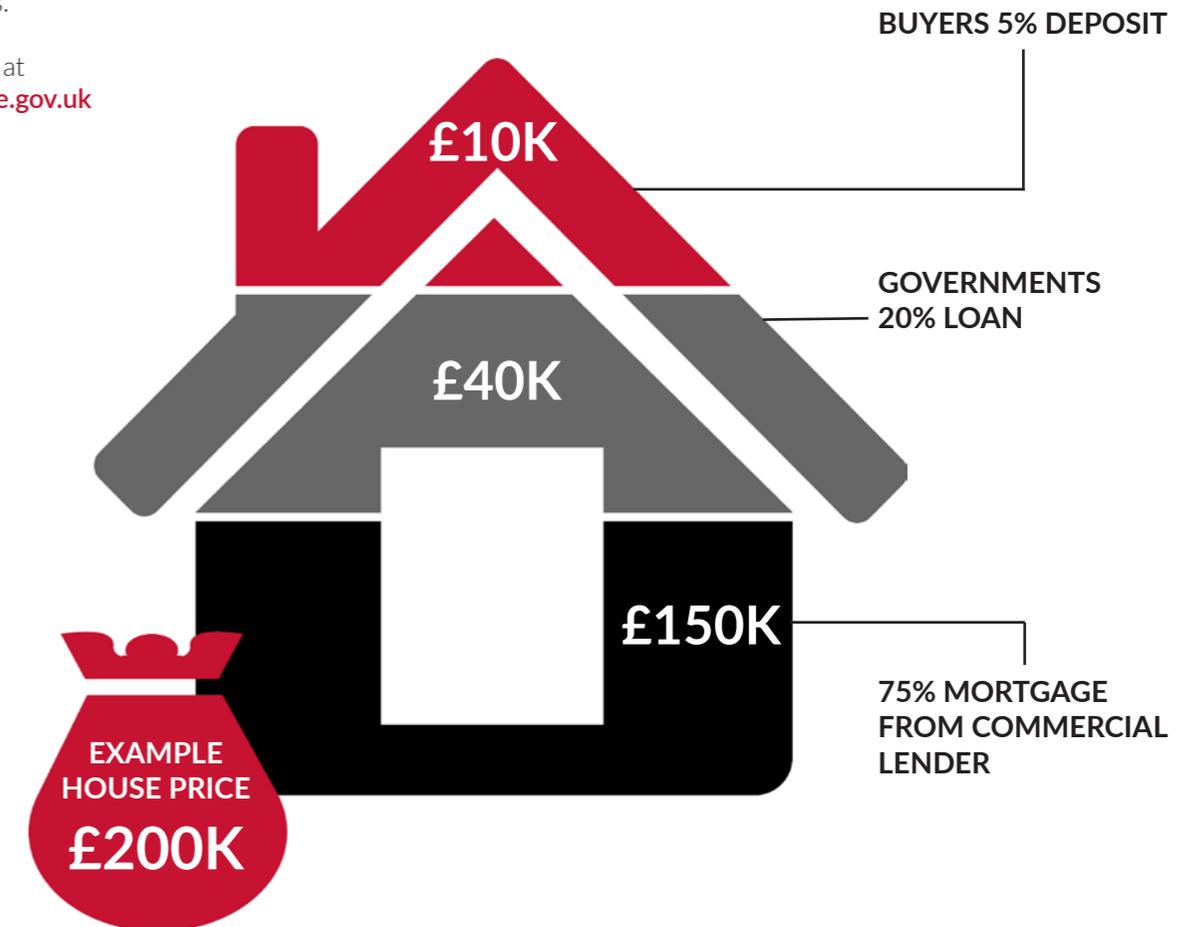
As a company we have established relationships with a number of developers ranging from smaller local and regional companies to the larger national house builders, and are the broker of choice they use to qualify and advise their purchasers.

In the UK there are currently fifteen different Government or Local Authority backed schemes available for new build homes.

These can be found at [www.ownyourhome.gov.uk](http://www.ownyourhome.gov.uk)

These schemes are particularly important as the average age of a first time buyer in the UK is now 36, which just goes to show how hard it is to get on the property ladder. One such scheme, and probably the largest and most well known is Help to Buy.

*"The attention to detail I received from One 77 in my search for the best mortgage has been fantastic. Regular contact in terms I could understand, and the professionalism and efficiency has been a breath of fresh air compared to the other professional services involved in purchasing my property."*



*"After securing a good deal on my mortgage, One 77 were my first point of reference for subsequent insurance policies; and again they did a fantastic job. What impressed me most though, was the customer care that I received - light touch, appropriate and thorough."*