



YOUR MORTGAGE GUIDE

- Face-to-Face
- Specialist Advice
- Flexible
- Updates
- Specialist Availability
- Regular Updates
- Full Package



10 Simple Steps to your Mortgage

1 Mortgage Calculator

Our mortgage advisors will search the whole of the market to provide advice on all mortgages available to you. This will be based on details of your income, credit history and financial commitments.

2 Decision in Principle

We will provide you with a decision in principle which will provide you with a decision from the mortgage lender. This will be subject to submission of a full application, valuation and the mortgage lenders' requirements. If for any reason you cannot get the loan you need we will discuss alternative options with you.

3 Plot Reservation

Once you have a Decision in Principle you can provide this to the builder and reserve your New Home (plot) with them. The builder usually requires exchange of contracts 28 days after reservation.

4 Full Application

When you have reserved your plot, our mortgage advisor will complete a full application with you. We are open 7 days a week and can arrange appointments at our office, your home or at the builder's site.

5 Application Processing

When we have submitted the application, the mortgage lender will

assess all of the information we have provided to them. A large majority of lenders work online and this enables us to work quickly and efficiently.

6 Valuation

The mortgage lender will arrange for the new property to be valued with the builder.

7 Mortgage Offer

When the mortgage lender is happy that the whole case is satisfactory, i.e. they have assessed all documents and are happy with the valuation they will issue a mortgage offer. If for any reason you cannot get the mortgage we will discuss alternative options with you.

8 Exchange of Contracts

At exchange of contracts both you and the builder are legally bound by the contract and the sale of the house has to go ahead. You are usually required to pay your deposit on exchange of contracts.

9 Completion

On the day agreed for completion, the mortgage lender releases the money, the deeds to the property are handed over to your solicitor and the builder will hand over the keys to you. The solicitor will usually send their account to you before the completion date.

10 Moving In

Enjoy your New Home!!!

Lender's Requirement Checklist

The mortgage lender will require several documents in order to process your application. It is very important that you provide as many of the following documents as possible to your financial advisor.

Please place a tick against the provided documents.



Evidence of Identity

- Current signed passport
- Current EU Driving Licence

Evidence of Address

- Utility Bill (dated within last 3 months)
- Council Tax
- Latest Mortgage Statement

Evidence of Income

- Latest 3 months wages
- Latest P60
- Latest 3 months original bank statements
- Tax Credits Award Letter (if applicable)
- Details of any other income

Current Commitments

- Please provide details of any financial commitments (loans, credit cards, financial agreements, hire purchase, maintenance payments, etc).

Should you have any queries or are unable to provide any of the above please contact our admin team for suitable alternatives.



10 Reasons to use SGFS



1 Any Deal Available

We have access to mortgage deals from the whole of the market

2 Exclusivity

Access to exclusive mortgage deals

3 Expert Advice

Experienced expert advice in the new build market

4 Friendly Service

Fast, efficient and friendly service

5 Experience

20 years' experience

6 Guidance

Guidance throughout the whole new build sales process

7 Protection

Full range of protection products

8 Availability

Open 7 days per week

9 Shared Equity Specialists

Expert knowledge of all government and builder schemes

10 Home Visits

Home appointments available



North East Team - Company Profile

We are specialists in all types of new build, government backed, part exchange and shared equity schemes. We deal with these types of mortgages on a daily basis and can provide expert advice.

Our administration team also have an excellent knowledge of these schemes and the processing involved with them.

We have been established for over 24 years and have a good relationship with all major builders, solicitors and mortgage lenders.

Safeguard Financial Services Ltd is an appointed representative of Sesame Ltd which is authorised and regulated by the Financial Conduct Authority.

Safeguard Financial Services North East Team are based at Team Valley Trading Estate, Gateshead. Our office is open 7 days a week and our dedicated administration team and mortgage advisors are available 7 days a week and can access mortgage process systems immediately.

OFFICE HOURS

Mon – Thurs 9.00 am – 8.00 pm

Friday 9.00 am – 6.00 pm

Saturday & Sunday 10.00 am – 6.00 pm

CONTACT DETAILS

Safeguard Financial Services
Safeguard House

3 Earls Court, 5th Avenue Business Park

Team Valley Trading Estate

Gateshead, NE11 OHF

TEL: 0130 224 9875 / OFFICE: 0191 500 8740

FAX: 0870 915 9960

EMAIL: advice@safeguardfinancialservices.co.uk

For mortgages we can be paid commission, a fee of typically £295 or a combination of both.

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

Notes

Remortgage due:

0191 349 7007



New-build Mortgage Specialists

Tel: 0191 500 8740

www.safeguardfinancialservices.co.uk



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