



Prospect Mortgage Services
expert advice - professional service

What you need to know...

Our Services



Offering Independent Mortgage Advice

Contact Us: Telephone: +44 (0) 1983 616666
Email: info@prospectmortgage.co.uk

Look us up: www.prospectmortgage.co.uk



Making a Difference

Everyone is different. We all have different needs, different aims and are in different situations. However, most of us have one thing in common - we lead busy lives. Wouldn't it be nice to receive honest, friendly yet professional, hassle-free advice and a solution that is genuinely best for us?

At Prospect Mortgage Services our sole aim is to deliver high quality, independent mortgage advice to our clients. Our experienced and qualified mortgage specialists will take the time to get to know your circumstances, objectives and preferences. Using purpose built software and in-depth industry experience we will do our utmost to find the most appropriate mortgage for you.

Our mortgage services include:

- House Purchase
- Re-mortgages
- Self-Employed
- Limited Companies
- Buy to Let or Let to Buy
- Holiday Homes
- New Build or Development Mortgages
- Shared Ownership Mortgages
- Help To Buy Specialist



Making the right choice

There are so many lenders, all offering dozens of different products and options from which to choose. There is repayment, interest only, endowment, pension-linked and ISA mortgages. These can be fixed, variable, capped, discounted, tracker or cash back - to name but a few. With all this to compare and consider, how can you make the right choice?

Being unbiased independent mortgage advisers we are confident that we **will** be of help to you.

Our objective is simple...to help people buy their homes. The home buying process and mortgage market is more complex, more aggressive, and more competitive, than ever before, but through Prospect Mortgage Services, you have access to a team, who specialise in arranging mortgages. As we are a truly independent organisation, we genuinely survey the entire marketplace before making any recommendations to you. Once you understand the proposed deal and you are happy to proceed we will submit your application after which we work just as hard to keep you informed and up to date with the progress of your mortgage and house purchase.

Today's mortgage adviser should be working closely with your other professional advisers, such as Estate Agents, Solicitors, Accountants and Surveyors. All of these roles overlap during the purchase process, and by communicating regularly with all parties, we can try to make the whole process smoother and more effective, and therefore less stressful for you. Result 😊



Making it simple

Once we have found and then recommended a suitable mortgage or insurance for you, we will ensure you are fully aware what happens next and have to hand, everything you need to complete on your property, including:

- The reasons for making our recommendations
- The repayment method & period
- The consequences of early repayment
- The type of interest rate: variable, fixed, discounted etc
- Your repayments after any fixed or discounted period
- Whether you have to take insurances with the mortgage, and if so the cost of such insurances
- The costs and fees involved with the mortgage, such as valuation, arrangement and lending fees
- Whether your selected terms can be continued if you move house



Making sure you're covered

There are a number of insurance policies that will ensure your family is protected should something unforeseen happen. In some cases lenders will only provide the mortgage if these policies are put in place. Again we search the marketplace to ensure that you get the cover you want and need at the most competitive price possible.

Buildings & Contents / Landlords insurance:

If you have a mortgage, you will have to insure your building.

Life Cover:

This ensures your family or dependants have the money to repay your mortgage if you were to die.

Critical Illness Cover:

Pays out a lump sum on diagnosis of a specified critical illness. You could use the sum for whatever you wish, including paying off your mortgage or covering the costs of any long term care, treatment or any changes needed to the home.

Income Protection Insurance:

Protect your income and your family if you are ill for a prolonged period.

Accident, Sickness & Unemployment:

If you have an accident, fall ill or lose your job through no fault of your own.



About Prospect Mortgage Services

Prospect Mortgage Services is an independent mortgage company, based in Ryde on the Isle of Wight. We primarily advise on and arrange mortgages for people. As an independently owned company we are not tied to any single builder, estate agent or mortgage provider – which means we can provide people the best choice in mortgage options along with truly independent advice.



Our dedicated and friendly team are recognised and approved by the FCA. We work hard to deliver a unique personalised service to our customers keeping them updated and supported all the way through the process. We are also a recognised mortgage partner for the HM Government backed 'Help To Buy' scheme.

Keeping in close two-way communication with Estate Agents and Solicitors on the Island has enabled us to provide a smooth and seamless service to customers through the mortgage application journey from beginning to end.



How we differ

- Decades of experience in financial services
- Truly independent advice
- The resources to support clients
 - 3 mortgage advisors
 - 3 administrative support staff
- Out of hours appointments
- Home visits

Our Clients

98% of our clients would recommend Prospect Mortgage Services to their Family and Friends

'You gave a friendly, approachable and very knowledgeable service which was also professional and slick. I have already recommended you to a friend'. **Miss C - Reference: 5258**

'An excellent all-round service. From day one we felt like we were in safe hands and you made the process as easy as possible for us, with excellent communication and friendly helpful staff'. **Mr and Mrs G - Reference: 5660.**

Take a look on our website for more customer comments.

Contact Us:

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About PMS/ /2016

