

Which type of Mortgage should I choose?

It is very easy to get confused by all the different type of mortgages that seem to be available in today's financial jungle and it is only right and proper that there is such a wide choice, after all, everyone's individual circumstances are different, which also makes our financial requirements different.

Newquay Mortgage and Pensions are experienced Mortgage and Financial Planners and are ideally placed to find the right mortgage for your personal circumstances.

Because the financial institutions realise that we are all different with differing financial commitments, they also appreciate that no one can predict what may or may not happen to us in the future.

You may find that your income stays much in line with inflation and you wish to carry on paying the same monthly payment until the end of the term. Conversely, you could find a definite uplift in your finances and may wish to increase the amount you pay monthly, or pay off a lump sum and finish the mortgage in lesser number of years.

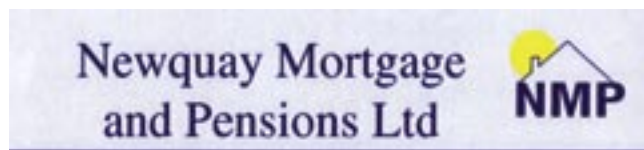
Whatever the situation that arises, you can be sure there will be an option or clause to cover it, however the average home buyer cannot be expected to know them all. This is where Newquay Mortgage and Pensions can really help you.

They have a team of highly trained individuals who have an intimate knowledge of the mortgage market place and are up to date with all the changes that take place on a regular basis. More importantly, they are not biased towards any one particular company.

This means that they will hold a confidential review with you and when they have a clear understanding of your requirements they will help you choose from the thousands of mortgages available from a multitude of lenders. They are also able to advise you on a host of other areas including pensions, savings and investments.

Once this process is complete and you are settled in your new home, they will continue working on your behalf to make sure that the mortgage you have in place will always remain competitive as interest rates and mortgage schemes change on a regular basis.

Choosing the wrong mortgage might well turn out to be a costly mistake, on top of which, it will also be an experience you could well do without. The choice of who supplies your mortgage is quite rightly yours, but you would be well advised to contact Newquay Mortgage and Pensions and discover just how much they can do for you.



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YOUR HOME MAY BE REPOSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.