



Independent Financial Advisers

Helping you choose the right mortgage

your investments

your pension

your insurance

your mortgage

...your hopes for the future

Why do you need a mortgage?

- Buying your first home ?
- Moving home ?
- Building a new home ?
- A new mortgage for your current property ?
- Buy to let ?
- A building development ?

It's your mortgage –
but which are the right features for you ?

Think about it...

- How does the size of your deposit affect your repayments ?
- What flexibility do you need in repayments – including the ability to overpay, or underpay, or even take a payment holiday ?
- Should you have a **Fixed Rate Mortgage ? Tracker ? Discounted Mortgage ? Capped ? Offset ? or Flexible ?**

We'll help you decide what's right for you

There are lots of mortgages out there.
How do you choose ?

There's a massive choice, with lots of different features, and they're all juggling for position.

It's all very complex and confusing, especially with new laws and changing interest rates.

So be careful. Don't just go out and choose the first one you see. The mortgage with the lowest rate is not necessarily the best one for you.

In fact, it could be a very expensive mistake.

Don't think of your mortgage as an off-the-shelf product. It's not. It must suit your lifestyle, your circumstances, your needs.

It's one of the **biggest** commitments you'll ever make



We're an independent mortgage adviser

That means we have your best interests at heart - a duty of care, just to you.

To get the best mortgage, and save you money.

We're not reliant on trying to sell you something and there's no hard sell of insurance products in order to cover our costs.

We'll get the best mortgage for you - a mortgage that suits your needs. NOT try to make you fit a particular product (which is what the mortgage providers have to do).

First, we'll understand your personal situation. Then we'll review every mortgage there is – with no exceptions – and show you how they compare. Including the mortgages that don't pay us a commission.

...to find the right one for you

That's why you have to pay us a fee

So you know you'll get the best advice, and the best mortgage.

If the best mortgage for you does actually pay us a commission, then we'll pass it on to you.

...so you can't lose

We'll help you at every stage

Planning with you

We'll help you understand what is the right mortgage for you, taking into account factors like...

- Your age, and your plans for retirement
- Your budget, and your ability to pay off lump sums
- Likely future changes in your circumstances, and the possibility of future house moves
- Your other investments, and how your mortgage fits within your overall financial plan

Saving you time and money

We'll save you time. It'll take less time to choose, and the paperwork will be really fast.

So you can move in as quickly as possible.

Protecting you

We'll protect you from the mortgage with the sting in the tail. We'll do overall cost calculations over several years, to compare the long term costs of different mortgage options.

Organising everything

We'll work out the right mortgage for you. Then we'll negotiate it for you with the lenders, without any problems because we know them – and they know us. That's why nearly all our applications are successful.

Contact us now

We are here to help you. **The first meeting is free of charge.**

So ring us now to make an appointment, or for an initial discussion on the phone.

tel: 01242 514563

email: enquiries@hda-ifa.co.uk



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For life's financial journey

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