

Why it makes sense to use a mortgage broker



Doing what's right for you
In partnership with



Research conducted by the Association of Mortgage Intermediaries (AMI) has concluded that there are a number of benefits to consumers who visit a broker as their chosen place to find a mortgage as opposed to a high street lender says Craig Elliott of Mortgage Advice Bureau.

Craig is a Financial Adviser with Mortgage Advice Bureau and works with Hunters to provide their customers with mortgage and protection advice.

Craig says *"When looking for a mortgage, customers have no shortage of information available in the market place both within newspapers and the internet, but they still need to wade through this to determine what suits their needs. This is where an independent broker like me can really help:*

- I have access to the entire mortgage market and can make recommendations on the customers behalf
- I provide "advice and recommendation" - most high street lenders provide information only
- I determine what is right for an individual's needs and provide a written recommendation detailing how and why the product is right for the client
- An information only proposition offered by many high street lenders will provide the customer with a product, or several products, and the customer has to determine the right solution
- Choosing the wrong product could at best be costly, and at worst lead to borrowers losing their home. A saving of just 1% on your current interest rate would

mean you pay £30,000 less over a 25 year term based on an interest-only mortgage of £125,000, so the cost of a mistake is significant

Despite current market conditions, I still have access to thousands of products including exclusive deals, many of which are not available directly from lenders, and this equips me to meet most clients' requirements. I provide a professional service on behalf of the client to make the process as smooth and stress free as possible.



To make an appointment please call Craig on **01904 621026 / 07921150637** or email him **craige@mab.org.uk** or visit **www.mortgageadvicebureau.com/craigelliott**

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

A fee of up to 1% of the mortgage amount may be charged depending on individual circumstances. A typical fee is £95. MAB 3723