

Horsburv Financial Services Limited

Personal & Corporate Independent Financial Advice

“We do” Independent Mortgage and Protection Review Service

Buying a house is likely to be the biggest financial decision you ever take so it makes sense to find a partner who can help you through the whole process. We at Horsburv Financial Services Ltd believe that independent, professional advice can add significant value to our clients and to this end we have designed our comprehensive service proposition. Our focus is always on you, our client, and how we can help you achieve what you want from life. By partnering with us, you can be assured of our ongoing service throughout the life of your mortgage. As our relationship grows, we hope you will trust us with other areas of your financial life, such as retirement planning and investments.

Let us help you through the decision making process and find the right solution.

Our service includes:-

An initial discussion with your adviser at our expense	This is an important first contact. We need to understand what you want from an adviser and agree the type of service that would best suit your needs.
A detailed discovery meeting with your adviser.	In order to give you tailored advice, we’ll need to know more about your personal and financial circumstances. A detailed discovery meeting allows us to identify any areas which may impact on our advice to you.
Budgeting analysis	We need to ensure that any purchase you make is affordable, both now and in the future. We do this by detailed analysis of your income and expenditure. This is a very important part of the process.
Detailed research	We use the latest sourcing systems to research the whole of the mortgage market to ensure you receive impartial, independent advice. This will include some deals only available direct from the lender.
Mortgage suitability report	Once we have conducted our detailed research, we will provide you with a written report outlining our recommendations.
Protection report	Our report will also cover other areas relevant to your mortgage, such as life and income protection, as well as protection of your property. Where appropriate we may recommend that you see one of our investment advisers for a full financial review
Quarterly newsletter	As a valued client, on provision of an email address, we will send you an electronic copy of our quarterly newsletter.
Review service	We offer an ongoing service and when your mortgage deal ends, we’ll be in touch again to re-start the process. This will ensure you get a competitive rate through the lifetime of your mortgage. It also means we can take account of your changing circumstances or budget and make the necessary adjustments.

The cost for the above service is £195.00

Implementation	Once we have agreed on a solution for you, we will assist you with the implementation of your mortgage. We will complete all the necessary paperwork and our experienced administration team will track the progress of your application through to completion. If the most suitable mortgage is direct with the lender, we will put you in touch with the lender who will implement the mortgage.
Implementation fee	The cost of implementing your mortgage and any associated protection plans will be discussed fully with you and be payable within 14 days of completion of your mortgage. This fee is normally offset by any fee/commission received from a lender or provider.

Full details of our costs and services will be shown on our disclosure document, given to you at our first meeting.

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