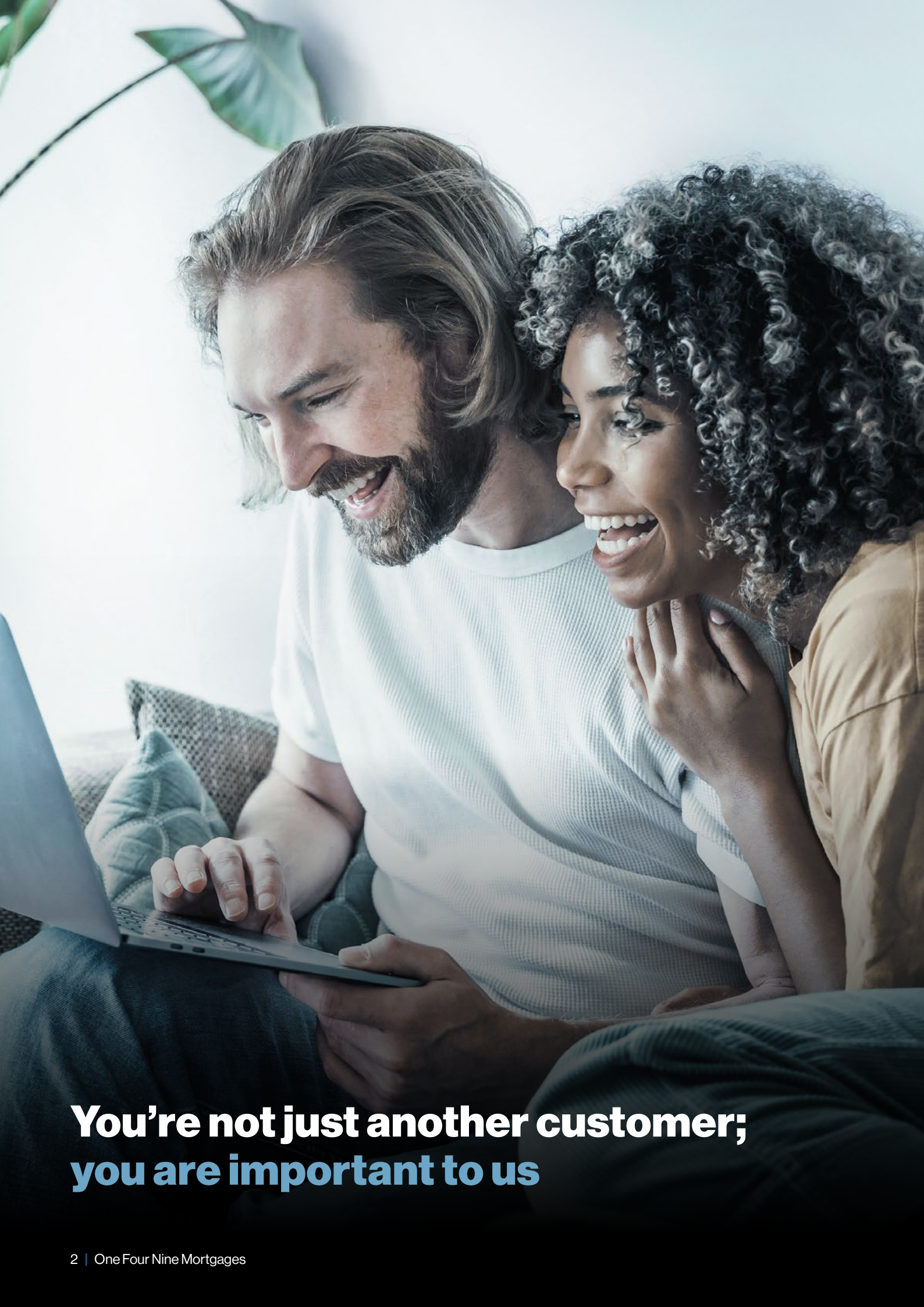




One Four Nine Mortgages



Our Home to Help You Secure Yours



**You're not just another customer;
you are important to us**

Who We Are

One Four Nine Mortgages is the nationwide in-house mortgage solutions arm of One Four Nine Group, a chartered independent financial planning and investment management group.

At One Four Nine Mortgages, our experts provide hassle-free mortgage solutions to all suitable clients across the UK. Through our guidance, we will help you find the best mortgage borrowing solution for you and your family and will be there with you throughout the entire house buying process.

Our home to help you secure yours.

What We Do

For most people, their mortgage is probably the largest financial transaction they are likely to undertake and getting independent mortgage advice is more important than ever. Our aim is to make the process as straightforward and simple as possible as well as providing access to exclusive mortgage deals not available on the high street. We offer an initial free of charge meeting (with no obligation) to concentrate on the key facts you will want to know.

There are hundreds of different mortgage products available and the choices at times can be confusing. This is where we can help – We can offer an unbiased assessment of your needs and recommend the most appropriate deal which is individually tailored to your circumstances and requirements.

After careful consideration of your complete financial situation, goals and aspirations, we can recommend which product and method we would advise for efficient repayment of your mortgage.

onefourninegroup.co.uk/mortgages

As a mortgage is secured against your home and property, it could be repossessed if you do not keep up the mortgage repayments.

How We Can Help

We can help with a wide range of mortgage requirements whether you are a first time buyer or self-employed



General Mortgage Advice – We will work with you to get fully prepared, whatever type of mortgage you need. We can tell you who and what is involved, how long it will take, how much you can borrow and work with you to get your mortgage in place before you buy.



For First Time Buyers – If you're ready to leave renting behind, we can help get you on to the property ladder with a tailored first time buyer mortgage. Our mortgage specialists will help you find answers to questions such as 'how much can I borrow?', 'how much do I need for a deposit?' and 'what are gifted deposits and are there other ways I can get started?'



A Mortgage when you are Self-Employed – Searching for a mortgage when you're a director of your own company, a sole trader or in a partnership can be daunting, but we're here to support you every step of the way. We've been finding the right mortgages for self-employed people for almost two decades, and as an independent advisory firm, can search the entire market to find the deal that's right for you.

We can also work with you on your remortgage plans and help you decide what insurance and protection you want to put in place



Remortgaging – If you'd like to save money on your mortgage repayments, raise cash against the value of your home or change the repayment term, type or conditions of your loan, it may be time to consider remortgaging your property. Working up to six months before the end of your current deal, we can organise a remortgage that's in place exactly when you need it.



Protection and Insurance – A mortgage is likely to be the biggest financial commitment you ever make, but too many of us don't know how we would continue to make mortgage payments if there was a significant change in our finances. Buying protection from your mortgage lender will give you limited choice and often offer cover from only one insurer. As Independent Advisers we can assess the full range of protection products available and help you identify the one that's right for you.

Additional Specialist Advice



Lifetime Mortgages – Lifetime mortgages are a popular form of equity release, where a homeowner can access funds based on the value of their property without having to move house. We're committed to helping you find the right solution for you, and will talk you through the potential impact of each option on elements such as your tax planning, eligibility for means tested benefits and what you'll be able to leave to your loved ones after you're gone.



Home Reversion Plan – A home reversion plan is a form of equity release where you sell a portion of your home's value to a provider in exchange for a lump sum or regular income, while retaining the right to live in the property for life. The provider takes ownership of their share, and the remaining value is split between the provider and your estate when you pass away or move into long-term care. Our expert team can discuss if a home reversion is right for you and talk you through the potential effects this may have on your tax position and eligibility for benefits.



Home Improvements Loan – Whether you want to extend or upgrade your current property to suit your family's changing needs, or carry out home improvements to add value before a future sale, releasing funds held within the value of your home could help you transform the house you have into the home of your dreams. If you decide to go ahead, we'll use our independent, whole-market access to find low interest rates for you to take advantage of, and help you integrate these funds with the rest of your financial planning.



Buying Additional Property – Whether you're looking for a mortgage on a holiday home, a holiday let or a buy to let property, our expert advisers can guide you through the process from an assessment of what you could borrow, the level of deposit you should be aiming for depending on what you want to do with a second property as well as the kind of rates that are on offer.

Home reversion plans and lifetime mortgages are complex products. A lifetime mortgage is a loan secured against your home. To understand the features and risks, ask for a personalised illustration. Equity release will reduce the value of your estate and may affect your entitlement to means-tested benefits.



Your Next Steps

We hope our mortgage brochure provides you with some important information to enable you to consider whether our service is right for you.

Our range of flexible options will help secure the right mortgage for your needs as a first time buyer, moving home, purchasing an additional property or looking to remortgage, as well as setting up appropriate protection and insurances for peace of mind. Our team will manage the entire process, delivering a smooth, efficient and stress-free journey.

We are happy to offer a free no-obligation chat to discuss your mortgage needs with you at a suitable time, either face-to-face or via video call.

Our team look forward to hearing from you.

If you would like to discuss your mortgage options, please don't hesitate to get in touch with us today.

Tel. 0141 572 1340

E. mortgages@onefourninewealth.co.uk



**Let us take the stress
out of the process**



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