

# Supporting the teaching staff of Uttlesford...

What an unbelievably challenging few years it has been, and your dedication and resilience to provide the best for our children has been unwavering. It is because of this that we feel passionately about supporting you all, from here on in.



# Worried about rising costs?

**NOW could be the right time to get ahead of interest rate rises, securing a smarter financial future.**

Financially, times are growing harder. With interest rates rising, inflation at its highest rate since 2007, and with the soaring cost of fuel, petrol and food, many of us are feeling the pinch. Understandably, we are looking for ways to reduce the growing economic load, or monthly financial commitments.

Here at Equity Financial Solutions Limited, from the many teaching and school staff we have helped, we know first hand the stresses of the current financial climate and it's always a joy to be able to help our clients make savings through re-mortgaging their property, and ease some of that burden.

With interest rates rising, NOW could be the right time to re-mortgage. It's a common misconception that you have to wait until six months before your current mortgage deal ends to obtain a good deal, and we will only take on cases where our clients are better off after all fees (including any early repayment fees) are paid. And that's as important to us, as it is to you.



## You're in good hands

**Revi Price, Mortgage Consultant**

I tell my clients all the time – *you are in good hands*. We are passionate about helping people, and making a truly positive difference to their financial situation. Many people don't realise the benefits of re-mortgaging; not only consolidating debt, loans and overdrafts, but raising additional cash for home improvements, or just a helping hand towards a brighter financial future.



# Ease your financial burden

## What we do

As an experienced, small, local team of mortgage advisors, we always take a holistic approach to each financial situation. Our customers tell us time and again how much they value our service; our expertise; and the way that we dedicate our time to finding what is right for their individual needs. To us, finding a solution that matches their circumstances is extremely important.

Every client is special to us and we value the relationships we build. We've grown our client base almost entirely through word of mouth and we place emphasis on exceeding our clients' expectations.

## Why use a Mortgage Advisor?

### Time saving

Applying for a mortgage directly with a lender can take many hours of your time, with no guarantee you will be accepted. After only an initial 30 minute FREE consultation, we can present and guide you through the most suitable options for you and your circumstances.

### Cost saving

We will only take on clients where we can guarantee making savings after all fees have been paid. Our competitive broker fee is only payable once we have secured an approval in principle from the lender. The precise amount will depend upon your circumstances but we estimate it will be £499.

### Expertise

We understand the affordability and credit scoring criteria lenders require. We are better able to navigate this minefield so you are more likely to be accepted by the lender and mortgage that's right for you. We will then liaise with all parties involved in securing your mortgage, including estate agents, solicitors and lenders.

### A holistic approach

We take in to account your personal circumstances, whatever they may be and look at your financial situation as a whole. This includes an optional review of your life protection and general insurance needs, to ensure you, your family and your home are protected.

“We would really like to thank Equity for making the purchase of our cottage so easy. It felt like a full service and took a lot of strain out of the process.”

**Mark & Joanne Watkins**

# Let us guide you through it!

## **Fact find invitation**

We invite you to our secure online fact find system where you can securely upload your information.

## **Research**

We email you an outline of the options that match your requirements and help save you money.

## **Initial consultation**

Free 30 minute telephone consultation.

## **Online update**

Zoom meeting (approx. 45 minutes) to guide you through our research and select the right option for you.

## **Lender approval**

Confirmation of lender approval in principle. Broker fee payable.

## **Protection review**

Invitation to review your protection needs and offer advice on policies.

Your home may be repossessed if you do not keep up repayments on your mortgage. Think carefully before securing any other debts against your home. There may be a fee for mortgage advice. The precise amount will depend upon your circumstances but we estimate it will be £499.

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## Let's talk

**Let us help you step towards a smarter financial future.**

For further information, and to book a free 30 minute consultation, please take a look at our dedicated webpage: [equityfinancialsolutions.co.uk/teachers](https://equityfinancialsolutions.co.uk/teachers) or give us a call on **01371 501415**