

## RESIDENTIAL MORTGAGES

# NEW HOMES

A new-build home holds plenty of attractions, not least that the buyer is the first person to live in the property. New-build homes also come with certain guarantees, while buyers may be able to select fixtures and fittings so that the property is finished exactly to their taste.

However, the process of finding the right mortgage to purchase a new-build flat or house can be more complicated than if you are buying an older property, especially if you are buying off-plan.

This is where SPF Private Clients can help. We are unusual among mortgage brokers in having an experienced and dedicated New Homes team which will help you find and secure the best mortgage for your new-build home. As well as standard residential loans for new-build homes we also have experience of assisting first-time buyers, overseas clients, expatriates and property investors.

Our advisers are on hand to guide you through and recommend the most competitive product and rate to suit your needs. Some mortgage offers are only valid for three months so if it will take longer than that for your property to be ready, we will make sure you get the most suitable deal for your circumstances. You will get a dedicated broker and access to their administrator who knows the details of your application, which saves explaining your situation to a new person every time you contact us.

We work with many estate agents and property developers across the country who recommend our mortgage services to their clients. As one of the UK's leading mortgage brokers, we also have access to exclusive new-build products that many other brokers do not have and which are not accessible directly from the lender. This enables us to select the most suitable and cost-effective solution for your needs.

We will manage the process on your behalf so you don't have to and we are available 7 days a week to assist with your requirements.

We are also on hand after the purchase and are proud of the long-term relationships we build with our clients. Many clients return to us when they are buying a second home or remortgaging.

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PRIVATE  
CLIENTS

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. A fee of up to 1% of the loan amount is payable. For example, if we arrange a loan of £100,000 the fee could be £1,000. The exact fee charged will depend on the amount of work undertaken. If you are buying through the Help to Buy: Equity Loan scheme this fee will be set at £399.



SPF Private Clients Limited is authorised and regulated by the Financial Conduct Authority (FCA).  
The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages.