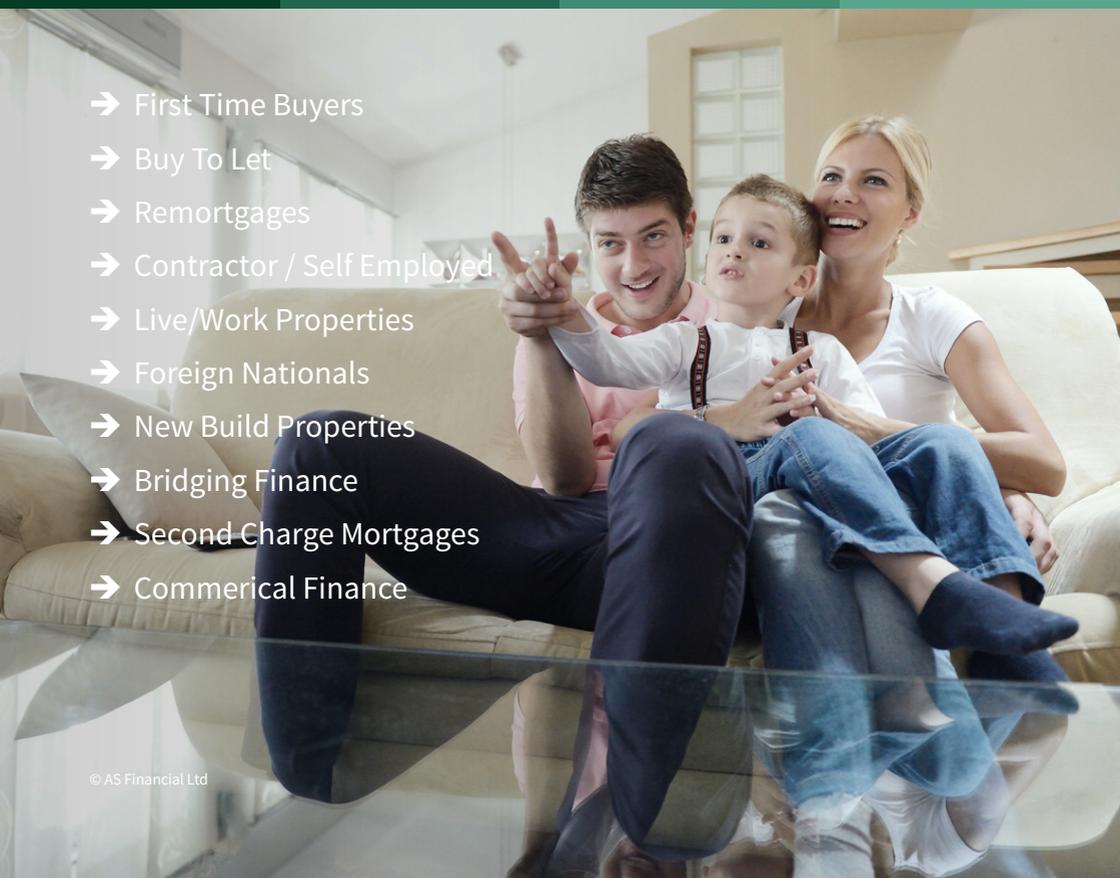


# Financial Mortgages

Finding the right mortgage for you.

- First Time Buyers
- Buy To Let
- Remortgages
- Contractor / Self Employed
- Live/Work Properties
- Foreign Nationals
- New Build Properties
- Bridging Finance
- Second Charge Mortgages
- Commerical Finance



## Who we are

AS Financial are a fully independent mortgage advisory firm. We use our expertise in all areas of lending, to give our clients a high level advice and implementation service.

This means we have access to specialist lenders and exclusives from the high street allowing our clients to get a great service and a great deal.

With AS Financial you won't just get your mortgage application processed thoroughly and efficiently; you will have access to a professional suite of mortgage experts and, just as importantly, an expert progressing team who will realise your goals of property purchase.



# Mortgages we cover

## Contractor Mortgages

We have built up a wealth of key underwriter contacts from the high street and exclusive private banks, enabling us to specialise in securing mortgage finance for contractors.

## New Build Mortgages

We work closely with developers, estate agents and investors to allow our clients to purchase off-plan and new build developments. We are experts in this arena and understand the market place, allowing our clients to offer with confidence.

## Live Work Mortgages

The common misconception is people pay a premium on their mortgage if they wish to buy a live/work unit. The truth is that is not the case; some banks lend on them and some don't. Our experts will find you the most competitive lender based on your personal circumstances, allowing you to purchase your dream warehouse conversion with a live/work lease. Our connections within the banks will make sure your case is dealt with by an underwriter who understands what a live/work property is, resulting in a problem free, quickly agreed mortgage.

## First Time Buyer Mortgages

First time buyers are the life blood of any housing market. When meeting one of our professional advisers, we will explain to you the whole home buying process in a jargon free manner. As part of our service to you, we will work on a full advice and recommendation basis. The aim of the first meeting will be to put you in the best possible position and to be able to offer in confidence on your first home, safe in the knowledge that your finance has been pre-agreed. Not only will this put your offer forward in the best possible light (crucially important in today's market) but will also allow you to be relaxed and knowledgeable throughout the process.

## Buy to Let Mortgages

Buy to Let continues to offer good returns for your investment. Whether is it your first Buy to Let or you're a professional landlord with an extended portfolio, we can advise you on the most suitable methods of creating an income or increasing your portfolio for capital growth, all while staying tax efficient. We don't just find you the most suitable rate but use our expertise to help you achieve your financial goals.

## Foreign Nationals with limited leave to remain

Many of our clients here at AS Financial do not have permanent rights to reside in the UK. Being a fully independent adviser, we are able to help individuals from most countries, whether it be for somewhere to live or as an investment.

## Remortgages

Here at AS Financial, we aim to make our clients lifelong clients. A big part of our business is saving you thousands of pounds by finding you a better deal. We will take control of the process and manage the providers and any other parties to make it as hassle free as possible for you. It is estimated that 71% of people never re-mortgage, costing themselves on average £2,000 per annum!

## Bridging Finance

Our clients need access to short term finance for many different reasons, from getting through probate to putting down a deposit on their dream home. Our completely independent approach makes sure our clients have access to the lowest rates on the market and the most flexible lenders.

## Second Charge Mortgages

Second charge mortgages allow you to get use the equity in your home to get a loan. While normally more expensive than your first mortgage, second charge mortgages offer much more flexibility in affordability and uses. If you have looked at re-mortgaging but don't like the options, then a second charge mortgage maybe for you. Please ask your advisor for your options.

## Commercial Finance

Many clients have not considered investing in commercial properties but invest in residential properties. Commercial properties are often cheaper for the same square footage and yield much higher, making them an attractive investment proposition and more affordable at lower deposits. AS Financial is ideally placed in the market to help our clients purchase any type of commercial property, whether to run a business from or hold as an investment.

## Further information

For more information about our mortgage services and see how we can help you please get in touch using the details below.

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