



Absolutely Mortgages

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www.absolutelymortgages.co.uk



Mortgages | Insurance | Protection

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

A fee may be charged depending on your circumstances, a typical fee is £499 payable on offer.

About Us



We are a whole of market mortgage broker based in Epsom, Surrey. As a family business with over 40 years' experience, we pride ourselves on the personal and long-standing relationships we have built up with our clients and will always provide an approachable and trustworthy service.

If you are a first-time buyer, home mover, looking to remortgage, or a landlord, then please get in touch. We can also provide you with expert advice on mortgage protection, income protection and buildings and contents insurance. Additionally, we can help you with secured loans, commercial mortgages, bridging finance, equity release, wills and estate planning and utilities contracts.

Why use us?

Choosing the right mortgage can be a daunting and stressful exercise. You can spend hours searching online and speaking to different lenders to see if you are eligible. We do all the hard work for you; with access to the vast majority of lenders in the mortgage market and an in-depth knowledge of the different lender's rates and criteria, we are best positioned to guide you through the mortgage maze.

As your broker, we have your best interests at heart. From the initial consultation through to offer, we will keep you updated on the process of your application. If you have any questions, we are just a phone call or email away, no holding on the phone for hours waiting to speak to the lender, we do that for you. We will make the entire process easier for you as well as stress free.



Mortgages



Residential Mortgages

Whether you're a first-time buyer, home mover, looking for a better deal or want to release equity to improve your home, we can help. We have access to the majority of mortgage lenders, from high street favourites to specialist lenders who offer exclusive deals directly to Brokers. We have the knowledge and expertise to guide you through the entire process in order to find the perfect mortgage for you.

Buy to Let Mortgages

Mortgages for Landlords are becoming increasingly more complicated. Each lender has specific criteria relating to the type of property and type of Landlord they are willing to lend to. We have an in-depth knowledge of these lenders and keep up to date with continuous criteria changes. We can use our expertise to find you the lender to suit your requirements.

Complex Mortgages

Not all mortgages are straightforward, when faced with an unusual or difficult case, we will do all we can to find a lender who will fit. From newly self-employed with only one year's accounts, to those who have faced credit problems in the past, whatever the obstacle, we will strive to find the right solution for you.



Insurance & Protection



Buildings & Contents Insurance

All mortgage lenders require the property you have a mortgage on to be insured against damage to the building and fixtures and fittings. Contents insurance is also recommended to ensure your precious items are protected in the event of a fire, burglary or flood.

We can quote from our panel of 5-star Defaqto insurers to offer you the highest standard of insurance in the market. Policies can be tailored to suit your needs, with options of home emergency, legal protection, cover for high value items, such as jewellery and artwork, and cover for items you take away from the home.

For landlords, cover can be provided to protect you against loss of rent or malicious damage by a tenant. There are also specialist policies available to portfolio landlords.

Protection

We all think 'it will never happen to me' but unfortunately it can happen to anyone and it can leave us or our loved ones in a difficult financial situation.

We can provide insurance to cover all eventualities. Life cover to pay out a lump sum in the event of death, critical illness to pay out a lump sum on the diagnosis of a serious illness and income protection to provide a monthly allowance if you are unable to work due to an accident or illness.

Additional Services



Wills & Estate Planning

A Will is the only legal way to state who you wish your assets to pass to in the event of your death. Writing a Will gives you peace of mind in knowing that those you would like to benefit actually do, in accordance with your wishes. If you do not write a Will then the laws of intestacy apply and these dictate who inherits your estate.

We work closely with experts in this field who provide a comprehensive, professional and cost-effective Wills and Estate Planning Service.



Commercial Mortgages

We work with third party providers who can assist you with commercial funding. Whether you are looking to buy your first commercial premises or looking to re-mortgage to a better rate, our providers have a large panel of commercial lenders who can secure you the best rate.

Secured Loans

Sometimes, secured loans are a better way to raise capital on your property. Maybe you are tied into a fixed rate or your current mortgage provider won't lend you enough? Our third-party providers will advise you of the best options and assist you in securing your finance.

Bridging Finance

Bridging finance is a short-term solution that can provide fast access to funding which can be used for many different circumstances such as, to 'bridge' the finance gap between selling one property and purchasing another, refurbishment and renovation, buying properties at auction, divorce settlement and inheritance tax management. Bridging finance can often be much quicker to arrange than a normal residential mortgage. Each case is written on a bespoke basis according to the requirements of each individual transaction.

Equity Release

Equity release provides a valuable option for people in retirement (over 55) who may want to consolidate debt or to provide additional income. It must, however, be considered alongside other financial options depending on individual circumstances. We can put you in touch with experts who can advise you of the best course of action.

Utilities

Through our close association with one of the leading single suppliers for all of your utilities we can ensure that you will not only get simpler and more efficient services for gas, electricity, telecoms, broadband and mobile packages, but also the cheapest prices for them.



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