



Welcome to

Crystal Clear Financial Planning

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At Crystal Clear Financial Planning we have one goal in mind – to help you get the right mortgage for you.

We do this through providing expert advice on what's the most suitable for you and your individual circumstances and then searching the whole market to get the most appropriate deal for you. We can also give you advice on your insurance and protection needs.

Put simply, we're a one-stop-shop for your mortgage and insurance needs.

Our mortgage service

Our mortgage service is designed to save you time and money. That's because there is no need to traipse up and down the high street or spend hours on the internet looking for the right mortgage deal for you. Instead, as your local mortgage broker, we'll do all the legwork for you by searching through hundreds of deals from a wide range of different lenders and then give you expert advice on what's right for you and your needs.

Fixed rates, trackers, variable deals – we've got access to a huge range and can help find the right option for you no matter whether you are buying for the first time, moving house, re-mortgaging or even buying to let.

Most Banks or Building Societies offer a limited range of mortgages, you can be sure we will look at a wider range to ensure we offer you the one that is best for you.

Our areas of expertise

These are just some of the areas that we can help you with.

Buying your first home

We understand that it's not easy for first time buyers. House prices are at an all time high and the credit crunch has resulted in lenders being more stringent about who they lend money to. In fact, a lot of lenders have actually disappeared altogether. Therefore, it's never been more important to get expert advice from a mortgage broker like us, who can find the right first time buyer mortgage for your individual needs and budget.

Moving house

If you're looking to move house, then it makes sense to look at what mortgage deals are available rather than simply taking your existing one with you. We can take that worry away for you by finding the right mortgage for you and make sure everything runs smoothly so that you can exchange contracts on time.



Remortgaging

Whether you're looking to re-mortgage to get a better deal or to raise money for home improvements, then it's important to look around at what's available rather than simply stick with the same lender you're with now. The good news is that there is still a wide range of re-mortgage deals available and we're here to find the right one for you.

YOU MAY HAVE TO PAY AN EARLY REPAYMENT CHARGE TO YOUR EXISTING LENDER IF YOU REMORTGAGE.

Buying to let

If you're thinking of buying a property as an investment, then getting the right mortgage could be the best move you make. You see, ensuring you have a competitive mortgage deal could make all the difference to how successful your investment is. As your local mortgage experts, we've got access to a wide range of buy to let mortgages and give expert advice on which one is right for your buy to let venture.

NOT ALL BUY TO LET MORTGAGES ARE REGULATED BY THE FINANCIAL CONDUCT AUTHORITY.

Insurance

We know insurance isn't an easy subject to think about. After all, life is for living, not for worrying about what's around the corner. We're insurance specialists and our job is to do the worrying for you and help make sure that you've got the right cover in place to give you peace of mind that you and your home are protected against whatever is around the corner. And whether it's home insurance, life cover, income protection or critical illness cover, we can search to find the best policy for your needs.

AS WITH ALL INSURANCE POLICIES, CONDITIONS AND EXCLUSIONS WILL APPLY.

Equity release

If you're looking to release equity from your home to raise money in your retirement, then we're specialists in equity release mortgages and can give advice that's tailored to you and your needs. We can look at your individual circumstances to see whether equity release is right for you and discuss options that could be more suitable for your needs. If we establish that it is right for you, we can research the market to find the best equity release mortgage solutions for you and your needs. You see, our equity release service is about giving you complete peace of mind in your retirement.

A LIFETIME MORTGAGE IS A LONG TERM COMMITMENT WHICH COULD ACCUMULATE INTEREST AND IS SECURED AGAINST YOUR HOME. EQUITY RELEASE IS NOT RIGHT FOR EVERYONE AND MAY REDUCE THE VALUE OF YOUR ESTATE.



**“We bring you hundreds
of different mortgages
from across
the market.”**



Our approach

We are not tied to any one lender so we can search the market to find a competitive mortgage for your needs. But before we even get to recommending products, we make sure we understand your individual circumstances and needs, as well as your objectives and aspirations for the future. Then, and only then, do we recommend appropriate mortgage and insurance products for your individual needs.

How it works:

Stage 1 - Getting to know you

Building a clear picture of your individual circumstances and needs.

Stage 2 - Searching for the right mortgage

Searching through 100s of different mortgages from across the market and giving impartial advice on the best one for you.

Stage 3 - Ongoing support to completion

Completing all the paperwork and making sure everything runs smoothly so you complete on time.

**YOUR HOME MAY BE REPOSSESSED IF
YOU DO NOT KEEP UP REPAYMENTS ON
YOUR MORTGAGE.**

What this means to you

- Access to hundreds of different mortgages from a wide range of lenders from across the market
- Advice on a suitable mortgage deal for your needs
- Access to a range of insurance options and advice on how to protect you and your home
- Help and advice along the way until your mortgage completes

Contact us today

If you'd like to find out more about Crystal Clear Financial Planning and the mortgage service we provide, please call us on

Tel: 01332 382917

