

Mortgages

As a contractor it can be tough to secure a mortgage because many of the High Street lenders simply don't understand your unique working status. Too many times contractors have missed out on their perfect property because the mortgage lender realises that you will only be working with your client for a short period of time.

The independent advisers at ContractorFinancials understand the needs of Contractor and have a proven track record in finding and securing competitive and suitable mortgages for your needs. Their experience of dealing with major lenders and in-depth knowledge of the market has enabled them to build strong relationships with lenders, ensuring that your mortgage is processed quickly and with minimum fuss.

They also help you avoid the expense of self certification mortgages thanks to the income criteria that they have negotiated with lenders. This enables you to borrow based on an annualised multiple of your contract rate alone.

Getting you into your new home quickly

Thanks to their experience in the field, ContractorFinancials have been able to secure special terms for our clients that allow you to gain mortgages with little deposit and their selective lender criteria mean that the whole process is much quicker with most mortgages agreed within days of your first contract.

Unlike many brokers, ContractorFinancials will not charge you for their services as they rely solely on an introducer's fee from which ever lender they use. In line with FSA regulation, you will have the option of paying a fee of 0.6% of the loan and they will refund you any commissions earned.

What next?

So that ContractorFinancials can find the lender that is best suited to your needs, please email PSG@contractorfinancials.com or call 0845 062 8888. You will then be emailed your recommendations which can be discussed in more detail. You will be assigned a contact within the company to handle your case personally and ensure that your application runs smoothly.

Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

Financial advice is given by Contractor Financials, which is a trading name of Contractor Financials Ltd and is regulated and authorised by the Financial Services Authority.