



 viewfinance

welcome to



At View Finance our team of expert mortgage brokers put to good use years of industry knowledge and experience to find the most appropriate mortgage to suit your individual needs. We specialise in arranging mortgages for clients with challenging scenarios and take pride in providing highly skilled advice to our customers. Whether you have some bad credit, a low deposit or your employment circumstances have changed we are happy to look into any

enquiry no matter how complex, to see if we can assist. Few life events can match the excitement of getting the keys to your first home or making the next step on the property ladder and achieving your dream move. Maybe you would like to re-mortgage to release money for some home improvements, debt consolidation or even a car. Whatever you needs, our top class service will provide you with the answers to achieve your objectives.

view finance

ABOUT US

Our team of advisors have over 75 years of experience in the Financial Services sector. Working in High Street Banks, Estate Agents and 'whole of market' advisor firms have helped develop the knowledge required to give you the right advice suitable for your circumstances. Our specialist mortgage brokers and mortgage advisors have access to 1000s of mortgage deals and are whole of market. The specialist advisors/brokers can deal with and help point our clients in the right direction even with complex credit issues. The initial consultation

is always at the advisors own cost. Although we are based in Derby, East midlands we deal with Mortgage applications all over the UK. If you're looking for the best, View Finance is an Online Mortgage Advisor (OMA) accredited mortgage broker. What this means to you is that we are best placed to give you the right advice. Our firm and our brokers are authorised to work with OMA as an approved partner, and together, our goal is to never let a mortgage get in the way of our customers dreams. OMA go to great lengths to ensure the brokers they

work with are suitable and maintain the status of their accreditation with ongoing management and monitoring. A firm with OMA Accreditation has been assessed and approved, has had their advisors assessed and approved, against a number of measures and values, and have the resource and expertise to deliver an incredible, 5-Star customer experience. What are the benefits of OMA Accreditation for our clients? When you choose to work with an OMA Accredited firm like ourselves, you know



MORTGAGES

We speak to plenty of people who have approached their Bank or Building society for a mortgage only to be told that it is not affordable, it doesn't fit their lending criteria or their employment status is not acceptable. Basically your profile does not fit with your Banks' lending policy.

Unless you know each Bank's lending criteria inside out, it really is akin to sticking your finger in the air and deciding who to approach next.

We are 'whole of market' mortgage advisors which means that we cater our advice to suit your unique circumstances and find the right lender for you at the first time of asking. This saves you time and hassle in trawling for the right deal that regularly can only be accessed by mortgage brokers in the first place.

By making an enquiry through us, you are giving yourself the very best opportunity of finding the right mortgage

deal.

Below are just a few of the mortgages that we specialise in.

- Bad Credit mortgages
- Mortgages with defaults
- Mortgages with bankruptcy
- Contractors and professionals
- Mortgages with CCJ's
- Self-employed mortgages
- Help to Buy schemes
- Right to Buy
- First time buyer mortgages
- One year's accounts
- Mortgages with missed payments
- 95% Mortgages



BAD CREDIT MORTGAGES

The ability to obtain a mortgage will largely depend upon when the bad credit was registered and the value of your purchase. The greater the deposit, the better chance you will have of a lender considering your application.

There are many lenders who are sympathetic to bad credit. As we are a 'whole of market' specialist, you can be sure that we will attempt to find the right deal to match your circumstances

The key to finding the right deal for you comes down to each Bank's lending criteria. This is in effect a rule book for mortgage brokers to follow and with the number of different lenders around, it is a bit of a minefield patching together the different information that each lender will need.

View Finance has the knowledge of understanding credit reports, matching them up with the right deal and

determining what might be possible.

You should be aware that the terms of a bad credit mortgage are likely to be less favourable than for someone with a better credit score meaning your interest rate may be at the higher. This is to offset the higher risk you are deemed to pose to lenders. You may be asked to put up a higher deposit than with a conventional mortgage.

Read through the types of adverse credit to see if this fits your profile. Simply make an enquiry and a specialist will contact you to go through your case in more detail.

- Bankruptcy
- IVA
- County Court Judgements
- Debt Management Plans
- Defaults
- Missed Payments

BUY TO LET MORTGAGES



An increased number of people are looking to invest in property. It has become a more controlled environment as lenders have acted more cautiously towards buy to let lending. The regulators have revamped guidelines surrounding Buy To Let mortgages that have triggered changes to how banks operate in this field.

Whilst the general emphasis is still on the rental value of a property, more guidance is needed now on the affordability aspect of this borrowing. In short, buy to let criteria has narrowed to fall further in line with residential lending policies. There is now a wider range

of buy to let mortgages in the market. First time landlords, experienced landlords, no income buy to let, HMO, Limited company buy to lets and adverse credit buy to let to name a few.

Below is a list of different buy to let propositions and each one will have a unique client base as well as a select set of lenders that cater for that particular type of buy to let mortgage.

Our advisors have the right knowledge to place your business with the correct lender for your buy to let mortgage first time. Simply make an enquiry and an experienced advisor will help with your needs.

First time Landlords

For people who currently own their own property and are looking to branch out into buy to let for the first time. Checks are more stringent since the economic downturn and most lenders will want to verify an applicant's income much in the same way as they would for a residential first time buyer. You may need to have a minimum income as a safety net against any potential rental voids that could occur and lenders will want to see good conduct of your current mortgage account.

Experienced Landlords

Whether you are looking to add to your current portfolio and or you want to remortgage your current buy to let property and you are looking for the most suitable deal to suit your circumstances, you are in the right place.

Limited Company Buy to Lets

Purchasing a buy to let under a limited company is something we are seeing more and more of. Most of these cases are unique to each individual's circumstances and therefore generic information on them is difficult to find. There are tax breaks that could make this an attractive way to purchase a property or even swap over a current portfolio but there will also be downsides to this. This is quite a niche and growing area and in turn you will need a specialist to advise you in this field.

- Experienced Landlords
- First Time Buyer
- Let to Buy
- Limited Company
- Buy To Let Remortgages



**Most lenders are
happy to lend
on the back of 3
years accounts,
but what if you
do not have them
and have only 2
years or even 1
year accounts?**





SELF EMPLOYED MORTGAGES

One of the biggest changes in the employment market is the change from the traditional PAYE type to self-employed. Industries that were once bastions of permanently contracted employees have changed and it is now commonplace to have jobs contracted out to limited companies, self-employed partnerships, or even individuals who are a limited company entity. This can be an easier and more attractive way of working, until you approach your Bank about the possibility of obtaining a mortgage. The days of self-certifying incomes are long gone and in the main for good reason. The problem is other lending criteria has failed to take up the slack and produce a modern approach to this problem.

We specialise in this field and have the knowledge and experience of placing Self-employed customers with the right lender.

Below are some examples of the type of Self-employed mortgages we deal with on a regular basis. If one of these fit your profile we can help you, simply make an enquiry and a specialist will contact you to go through your case in more detail.

- Self-employed 1 years accounts mortgages
- Self-employed Declining profits mortgages
- Self-employed Less than 3 years accounts mortgages
- Self-employed 95% mortgages
- Self-employed Bad credit mortgages
- Contractor mortgages

REMORTGAGES

Remortgaging is the term given to the process of switching onto a new mortgage deal. This can be with the same or a different lender. The most common time to remortgage is when the fixed, tracker or discounted rate on your mortgage ends. At this point you will be moved onto your current lender's standard variable rate (SVR) historically this will be higher than the rates available on new mortgage deals, which is why so many people switch at this point. Depending on your circumstances, remortgaging could save you a lot of money by reducing your monthly repayments. Many customers that we speak with are paying more on their monthly payments than they need.

There are many reasons for looking to remortgage not just saving money on your current home borrowing. You may want to raise capital for debt consolidation, home improvements, to purchase a second property or even a dream holiday that you have always wanted. It may be that you are still on an interest only mortgage and want to switch to a repayment to ensure your debt is paid down.. Whatever your remortgage needs are our expert advisors have the experience and skills to give you the right advice and ensure that your requirements are met. Give us a call or simply make an enquiry online and we will be more than happy to take you through the process with the minimum of fuss.



Stable housing market needs first time buyers to have access to mortgages. All homeowners have at some point been first time buyers and this purchase is what gets everything moving. As long as there is sustainable income, the applicant is suitable risk and the property being purchased is sound security, there are good reasons for lenders to produce attractive products.

Having said that, it has never been so difficult to purchase your first home and equally as difficult to fund that purchase via a mortgage. Since the financial crisis of 2008/09 the disparity between what banks will lend and the deposit amount required by borrowers themselves has grown. Another factor is that lenders have tightened their criteria surrounding income multiples. Gone are the days of 100% mortgages and 6x salary calculations. Post credit crunch the combination of large deposits and tight income multiples meant a hard slog for first time buyers.

Over time, interest rates have stabilised, job creation is on the up and a fresh emphasis on the housing sector has wetted the appetite of lenders for higher loan to value mortgages, more flexible affordability criteria and as a result things have changed.

At View Finance we specialise in obtaining mortgages on behalf of first time buyers. Whether you have had some bad credit, are using a gifted deposit, are looking for a 95% mortgage or have other challenges facing you we can help you through the process.

View Finance specialise in all of the following:

- First Time Buyer 95% Mortgages
- Gifted deposit Mortgages
- First Time buyer Bad Credit Mortgages
- First Time Buyer Self Employed
- Help To Buy Schemes



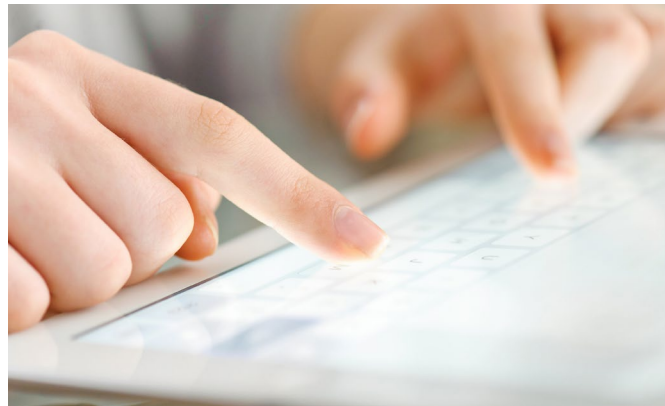
MORTGAGE PROTECTION



Our advisors are not just experienced in arranging mortgages but also the products that protect your home, your health, your income and your family. We will advise on how to comprehensively cover you for all eventualities.

Life Insurance

Life insurance can cover you specifically to protect the mortgage sum that you owe, any residual debt outside of your mortgage balance, a business venture, your regular income, or it can be simply to protect your family should the worst happen. Like your mortgage needs this will be specific to your circumstances.



Critical Illness Cover

This cover is designed to protect against diagnosis of a Critical Illness and pay out a lump sum to protect an asset, family or just as an income replacement whilst recovery is underway. It can be joined to a life cover policy or taken out as cover in its own right.

Income Protection

Often overlooked, income protection can give you peace of mind by insuring your monthly income against an illness or accident that will keep you off work mid to long term. This will pay a fixed monthly sum, replacing a pre-determined amount.



“

Testimonials

Incredibly impressed with the speedy, efficient and knowledgeable service that has been provided by Matt Pinchen at View Finance - he has been able to get us an incredibly low rate for a complex deal that we were previously left heartbroken on by John Charcoal and lost the house of our dreams -practically 24 hr service with nothing too much trouble.

TEREASA WILKINSON



Matt our advisor was amazing, never had any issues trying to get hold of him in or out of office hours, dealt with any problems we have had from past company's with ease, sorted us a fantastic mortgage & life cover deal, we are so happy with the out come of our situation. Thank you

Matt

PAUL GREEN

Amazing service from Matt Pinchen at View Finance. He helped with a mortgage when other brokers said it was impossible. What can I say.. He is experienced, helpful and with you every step of the way... Without Matt I would have struggled...

DARREN LAKE

“

I received a brilliant service from start to finish! Rob Shaw was friendly, informative and professional. I got the funding required for my extension and all the hassle was taken out of the process.

JOHN MOXOM

I never thought I had a chance of buying my own home. Things seemed to be against me but Rob Shaw advised me that there were Banks willing to lend and that he could find the right deal for me. I am more than happy with his advice!

GEORGIA PETINOU

Being a first time buyer I was totally out of my comfort zone but each step was made easy as Rob Shaw kept me fully informed throughout the buying process. I will not hesitate to use his first class service again.

NATALIE SAGE



