

# Mortgage Information / Quotes and Advice

## Mortgages - what you need to know

Not only do you need to consider which mortgage is best for you, you need to think about which interest rate options are most likely to suit your needs.

### Remortgages

When you remortgage, you are switching your mortgage to another deal, and frequently, another lender. Remortgages can be used for various reasons. Most people simply switch mortgages because it will work out cheaper for them.

### First Time Buyers

Buying a house is one of the most important purchases you will make, and buying a home for the first time will be an even more daunting prospect. This short guide provides some good general advice on things to consider as a first time buyer.

### Buy To Let Mortgages

Becoming a private landlord should not be seen as an easy way of making money. It can be riskier and more complicated. It can also be very time consuming, more than most forms of investment, and there is no guarantee that house prices will continue to rise. That said, having a second property to let to tenants could reap considerable financial rewards over time. This short guide tells you what you need to know.

### Self Certification Mortgages

A self certification mortgage is a mortgage in which you are able to declare your income without showing substantial proof that you earn it. There are many instances where a self certification mortgage would be beneficial which are looked at in this short guide.

### Adverse Credit Mortgages

Sometimes people get into debt through no fault of their own and, even if they have been to blame, want to sort things out. Fortunately, there are now a relatively large group of lenders willing to provide adverse credit mortgages and this short guide will help you understand what to expect.

### Equity Release Mortgages

Sometimes people want to release equity in their homes because they need cash for a particular purpose. This short guide looks at how certain types of mortgage will allow you to do exactly this.

### Current Account Mortgages

With a Current Account Mortgage, you run all of your finances through a single account - your mortgage, current account, savings and personal loans. This short guide explains how Current Account Mortgages might benefit you.

### Self Build Mortgages

The main difference between a self build mortgage and a house purchase mortgage is that with a self build mortgage money is released in stages as the build progresses rather than as a single amount. This short guide explains further.

### Flexible Mortgages

A flexible mortgage is a product that can make the traditional British mortgage with its fixed and inflexible payment schedule over a fixed term, such as 25 years, look like a bit of a dinosaur. Most of us now assume that we will be better off opting for a flexible deal and this short guide explains why a flexible arrangement may benefit you.

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