



KNOWLEDGE ADVICE EXPERTISE

Welcome to Exquisite Private Finance

AN INTRODUCTION TO EXQUISITE PRIVATE FINANCE

Exquisite Private Finance offer end-to-end financial services to support you. From mortgages and life insurance to all your protection needs, we are with you every step of the way.

Our team can help you understand and choose the most suitable products for your lifestyle and goals. We have a dedicated account manager for all our clients, who will work alongside your broker ensuring you receive regular updates. We can review your current mortgage arrangements and help you find the most suitable option.

A modern process for modern times

Buying a house is one of the biggest financial transactions a person can make, yet the process can be slow, opaque and fragmented, which is increasingly out of step with modern expectations. In a busy world we tailor our communications to suit the needs of our clients. You choose how you wish to be contacted throughout the process whether it be face to face, online, over the telephone or a mixture.

Qualified and experienced

Here at EPF we are whole of market, independent mortgage advisers. Our team of experienced specialist mortgage and protection brokers provide an in depth and personal service to our clients.

Our primary focus is on ethical, unbiased advice and recommendations. We use our knowledge of the mortgage market and the lenders application process, to make your experience efficient, speedy and successful.

Exquisite Private Finance offer end-to-end financial services to support you. From the dream, to the offer, to collecting the keys, we are with you every step of the way.

The mortgage process step-by-step

- 1 Learning about you:** An initial discussion to establish your objectives, borrowing potential and plan budgets and costs. We then search the market for the most suitable mortgage product for you.
- 2 Preparation:** Once you have searched and found your ideal home, we will obtain an agreement in principle from the mortgage lender. You can then make an offer on the property and together we agree the next steps.
- 3 Application:** Once your offer is accepted, we complete the full mortgage application and you choose a solicitor.
- 4 Survey:** We will discuss and arrange the mortgage survey, home buyer report or structural survey. The local searches are undertaken by your solicitor.
- 5 Offer:** The mortgage offer is issued to you by the lender, with a copy sent to your solicitor and to us.
- 6 Legal's:** Your solicitor will complete all the legal work.
- 7 Exchange:** Contracts are exchanged, deposit paid to solicitor.
- 8 Keys:** Completion.
- 9 Review:** Mortgage health check at an agreed time.



WHY CHOOSE EXQUISITE PRIVATE FINANCE

Trading up or moving on

Whether you are trading up or downsizing, the mortgage market has changed significantly in recent years. This is why you need an experienced adviser in your corner, detailing the options available and giving you the advice and support to ensure you obtain the most suitable mortgage for you.

Re-mortgaging, switching and making savings

You may be paying too much for your current mortgage and we can apply our years of experience and market knowledge to find the most suitable re-mortgaging options on the market for you. Should we advise to remain with your current lender, we will navigate through the switching process with you, making sure you start making real savings as soon as possible.

First-Time Buyers – securing your first mortgage

Applying for your mortgage can feel complicated. With over 20 years of experience under our belts and having organised thousands of mortgages for first-time buyers all over the UK, you can depend on us for clear advice and a guiding hand throughout the mortgage process.

Providing investors with sound solutions

Whether you are an experienced property investor or a first-time landlord, you may require a buy-to-let mortgage deal that helps you make the most of your asset. With so many new providers in the market, we'll give you the specific advice you need and work with you every step of the way to get the best buy-to-let mortgage that meets your needs.

Equestrian & Commercial mortgages

Finance for equestrian property can be residential, commercial or semi commercial, or a combination of the two. Whether you need a residential equestrian mortgage for a property that is your home or commercial equestrian finance for a competition yard, livery stables or riding school, we can help.

**Call the Exquisite Private Finance team
for further information and advice**

+44 (0) 1376 505269

info@exquisitepf.co.uk

www.exquisiteprivatefinance.co.uk



As a mortgage is secured against your property it could be repossessed if you do not keep up the mortgage payments.

WHAT WOULD YOU WANT TO HAPPEN

Have you thought about what would happen if you were to fall ill or die, have an accident or lose your job?

What income can you rely on to cover your living costs and specifically, your mortgage? If something does occur which can be extremely stressful, you wouldn't want your dependants to potentially be left without a home.

At EPF we can arrange protection from a comprehensive range of insurers, with products designed to protect you, your income and your mortgage should life take an unexpected turn. How much and what type of cover you need will depend on your individual circumstances, the other side of having no cover is having too much or the wrong type. We can help you put together a protection package that's appropriate for you.

Types of insurance solutions:

1. Life Assurance
2. Critical Illness
3. Income Protection
4. Accident, Sickness and Unemployment
5. Building and Contents

Life assurance: pays out if you die, usually within a set term.

Mortgage cover: pays out a lump sum to cover an outstanding mortgage debt and can be arranged on a level (to cover an interest only loan) or decreasing basis to cover a repayment loan.

Family cover: pays out a lump sum and/or income to your loved ones to help see them through school to adulthood or to your partner if they would be unable to financially support themselves without your income.

Critical illness cover: pays a lump sum out on diagnosis of cancer, strokes, heart attacks or other qualifying conditions specified in the policy.

Income protection: pays out if you are unable to earn a salary due to an accident or illness. What happens if your ability to earn money is cut short by illness or accident? Income protection insurance will provide you with a replacement income in this very situation and it is something you can take out if you are self employed or an employee.

Whole of life assurance: pays out when you die and does not have an end date. Whole of life assurance is guaranteed to pay out at some point and can be used with inheritance tax planning to cover any tax liability.

Home insurance (buildings and contents): If you are purchasing or re-mortgaging a property with a mortgage, then buildings insurance is a conditional requirement of the lender and needs to be in force at the point of exchange of contracts. We have 5-star Defaqto rated home insurance providers to provide top quality cover and service.

Landlords insurance: Buildings insurance on tenanted properties. Landlords can also select cover for their rental income if a tenant defaults.



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