



Mortgages Tailored To Your Needs



For most people, buying a property is probably one of the most important decision in their life. In current climate, getting independent mortgage advice is more important than ever.

We will work with you to get you fully prepared, whether you are a first-time-buyer, buy-to-let investor, moving home or need to remortgage your current property, we offer a comprehensive range of mortgages from across the market.

We will assess your requirements and help you find a suitable mortgage, as well as supporting you during the application to make the process as smooth as possible.

What to expect when looking for a Mortgage

A mortgage is simply a secured loan used to purchase or maintain a property and/or land. It's a large loan taken over a long period of time. Getting the right mortgage or remortgage deal can save a material sum of money each month.

The 'secured' part of the description means that if you do not make your mortgage payments and the mortgage falls into arrears, then the mortgage lender has the right to repossess the property and sell it to repay the money you borrowed.

If the lender does repossess your home and the sale proceeds do not cover what you borrowed, you will still have to pay back the shortfall. That's why it's so important to make sure you have the right mortgage at a level you can afford.



Our Service

Integritas Wealth Partners will provide the following service:

- Free of charge review meeting to assess your mortgage requirements (priorities, needs & objectives).
- We will gather all information required to evaluate your situation and pick the best lender
- We will conduct pre-application mortgage research, contact lenders to discuss client's unique situation to make sure that it will meet their lending criteria to minimise the risk of the application being unsuccessful.
- Prepopulate the application and go through a document check list
- We will forward the application to the lender and check the progress on regular basis

Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it. Please note that the rates listed above are for information only and are subject to change at short notice.

Integritas Wealth Partners Limited is authorised and regulated by the Jersey Financial Services Commission in the conduct of investment business. Incorporated in Jersey, Company number 123205.

Why use our mortgage broking service

- Working with us will potentially save you time, effort and money
- We have access to all major lenders on the island and are familiar with their constantly changing lending criteria and requirements
- We will be able to assess your situation in an unbiased manner and place your application with the lender best meeting your needs

Mortgage Checklist

When preparing for your property purchase, please make sure that you will have easy access to the following documents:

- Proof of identity
- Proof of residency (Social Security card)
- Recent address confirmation (within last 3 months)
- Payslips (last three months)
- If you are self-employed, your last two years' certified accounts and tax assessments
- Bank statements (last 3 months)
- Existing mortgage statements
- 3 months statements of credit card and store cards (if any)
- Current loan details (if any)
- Advocate details
- Details of the property you want to buy
- Confirmation of your deposit
- If you receive funds in the form of a gift, you will need a letter from the donor stating that the money is a gift and is not expected to be repaid
- Income and expenditure

For the lender, it will be essential to prove that you can afford your monthly mortgage repayments. It will be good to have a close look at your monthly income and expenditure.

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For additional information please visit the mortgage section on our website:

<https://integritaswealth.je/mortgages>

Where you can find the following:

- A link to 15-minute free mortgage review booking
- Our best mortgage rates
- Borrowing calculator
- Repayment calculator

Fees:

Our mortgage service is paid for in one of the following ways:

Either:

- In majority of cases there is no fee to be paid directly by the client and we will receive procuration fee from the lender (please note that this fee will not increase/influence your mortgage payments/amount).

Or

- With a very small number of lenders, we will charge a fee of £999 for our mortgage service where there is no procuration fee from the lender. This will be payable at completion of your mortgage.



For more information contact:

Marta Bombelka

Senior Mortgage & Protection Partner

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This document is not a mortgage offer and product arrangement fees may be applicable

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