

YOUR PROJECTS NEED ADDITIONAL BORROWING?

Mortgage Help For You.

Think carefully before securing other debts against your home.

Your home may be repossessed if you do not keep up with repayments on your mortgage.

Protection Plans are subject to terms, conditions, exclusions and underwriting. Not all claims will be accepted, and the availability and cost of cover depends on individual circumstances..

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Options

Remortgage

We could raise monies for various projects or to improve cash flow. Such as home improvements as moving may not be an option / too expensive.

Further Advance

Remortgaging not an option just yet, then we can look to borrow more from your current lender. Maintain the main mortgage at a lower LTV% and avoid ERCs.

And when the time is right, we can aim to combine them. And if the above can not be done now?

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Other Solutions

Second (2nd) Charge

2nd Charge lenders have greater flexibility. May be useful if other options are currently not available due to income, credit or current lender issues.

Bridging Finance

Short-term finance usually up to 12-24 months. Allows quick finance to complete an objective before moving to a longer term arrangement.

Should have a clear exit strategy.

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And More Solutions

Equity Release

Useful for elder customers with plenty of Equity but may not qualify for a mainstream mortgage. Can be repaid if example downsizing, circumstances change or family member later takes over property.

Commercial / Development Finance

Used for commercial / business purchases or refinance. Also for property development projects.

These additional solutions are by referral only. Their collective lending power can allow lower Rates & Fees!

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Costs

Remortgaging may push your main mortgage to a higher LTV% product. This will often attract a higher interest rate plus the cost of the extra money itself. But this may be acceptable at the time.

Borrowing from other means will also carry a cost.

But these alternatives may assist to complete a project or overcome short-term financial issues such as creditors seeking urgent payment.

Due to the overall UK Regulations in place, this lending may not be as expensive or complicated as you may think.

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Buy To Let & Protection

Many have made their initial residential purchase into an Investment property. Due to a change in personal circumstances, they have retained one property and have purchased a more suitable residential home.

In some cases they have extracted equity from a property to use with onward costs. Thus becoming a self-financing investment property in the background for their future.

Or they choose to stay put and and purchase an additional property for investment purposes instead.

And don't forget to Protect you, your Family and your Assets!

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Let's discuss your options today.

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For information regarding Protection:

 info@max-capital.co.uk

Max Capital forms part of Max Mortgages Ltd and has been established to help protect our clients' protection interests. Through careful assessment, research and ongoing support, Max Capital works to ensure that suitable solutions are considered based on individual circumstances whilst Max Mortgages focuses on your borrowing needs.

Learn More

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