

Is mortgage advice worth it?

We think so. Take the stress out of homebuying with a qualified adviser.

Buying a house is one of the biggest financial commitments you can make and, for most of us, a mortgage is an essential way to get there. But the mortgage market can be complex, and the time and effort demanded by the homebuying process can be substantial.

Working with a qualified mortgage adviser can make things a lot easier. Here are five reasons to consider seeking mortgage advice.

They know the market

There's a plethora of providers and products out there beyond the big high-street brands. But navigating the market is a mortgage adviser's bread and butter. They'll use their deep knowledge of different lenders and products to recommend the right mortgage for your situation, doing all the research so you don't have to.

That can be especially valuable if your financial circumstances might limit your options, for example if you're self-employed or have blips in your credit history. Mortgage advisers know which lenders are more comfortable taking on people in your situation, and they'll help you adjust your finances to give you a better chance of meeting a lenders criteria.

They know what a good deal looks like

Low rate might seem like the most attractive option but other factors, like fees, loan conditions and the term, can have a substantial impact on the overall affordability of a mortgage.

An adviser will help you look beyond the headline rate and understand the total costs associated with a given product. That could save you thousands or even tens of thousands in the long run.

They do the hard work for you

Advisers do so much more than just find you a mortgage. They'll help you complete your paperwork, liaise with solicitors and surveyors on your behalf and suggest other products to help boost your financial security.

You can do all this yourself if you wish, but support from a qualified adviser could alleviate a lot of the stress associated with buying a house, especially if it's your first time.

They're highly qualified

Our mortgage advisers are fully qualified and work to rigorous standards of excellence that ensure they provide fantastic service. They're backed up by knowledgeable head office teams and they have a fantastic range of lenders and products to choose from. No matter your situation, they'll find the right mortgage for you and make the homebuying process as smooth as possible.

Still not sure if advice is right for you? Contact one of our advisers today for a no-obligation chat about your mortgage needs.

YOUR HOME MAY BE REPOSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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Approved by The Openwork Partnership on 07/04/2025.

