



The New Home
Mortgage Specialist

Tailored mortgage advice for a complex world.

Mortgage Line (7 Days): 0161 486 6278

THE BENEFITS OF USING RSC

- **One of the UK's Leading New Homes Mortgage Specialists**
– With over 10 years' cumulative experience and access to a comprehensive range of mortgages from across the market to help ensure that the right deal is secured for each purchaser.
 - **New Build Experts** – Many people do not realise that the lending rules are different on New Build property when compared to standard mortgages. We are experts in the New Build Mortgage Market so we understand the difference in lending criteria and give advice accordingly.
 - **Exclusive Mortgage Products** – We have exclusive mortgage products which can not be obtained by going direct to a High Street lender.
 - **Telephone Availability** – Our enquiry centre is open weekdays from 10am – 6pm and at the weekends 10:30am – 6pm.
 - **Telephone Agreement in Principle** – We are able to apply for an agreement in principle, 7 days a week, giving an instant lending decision as to the size of loan the lender will consider.
 - **Telephone Appointments** – We realise how busy life can be with your work and family life. We can offer the option of a remote based telephone appointment at a time which is convenient for you.
 - **Face to Face Appointments** – We have field based advisors strategically placed around the country, who will visit the purchaser's home or meet on site, to put the mortgage and protection into place. This includes evenings and weekends so no need for our clients to take time off work.
 - **Speedy Processing** – We have access to specific New Build processing teams within many lenders, who understand the time pressures imposed by builders and are able to meet the 28 day exchange deadline. At RSC we have a dedicated team who aim to ensure the application process runs as speedily as possible and regularly liaise with the lender to help make sure exchange deadlines are met. Our dedicated team will keep both the sites and clients updated along the way.
 - **Mortgage Exchange/Completion Team** – Assisting in exchange of contracts and mortgage offer extensions. Chasing incentive approvals from lenders.
 - **Help to Buy Equity Loan Scheme** – We understand the importance and process of getting the Help to Buy funding approved and we will help you complete the relevant paperwork required. We also understand who qualifies for the scheme and which lenders are elected to offer mortgages on the scheme. We are also aware which lenders allow certain incentives.
 - **Fees** – We don't charge any broker fees if you purchase through one of our nominated builders.
- If we arrange a mortgage on a property from one of our associated new homes developers we will waive our fee, otherwise there may be a fee for mortgage advice. The actual amount you pay is dependent upon the amount of research and administration that is required and a typical fee is £295 which would become payable on application. We will also receive commission from the lender in addition to any fees you pay.

For more information please call 0161 486 6278.

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



www.rscnewhomes.com

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