



FEE-FREE NEW BUILD MORTGAGE SPECIALISTS

# The home you need for the life you lead



# We advise on mortgage solutions that support our customers' lifestyles and goals

Since 2010, our purpose has been consistent: to make home-buying a stress-free experience for our clients. We are committed to ensuring our clients experience a smooth and seamless transition into their new homes. Our streamlined process is designed to deliver our clients their desired outcome; a new home without the headaches, fuss, or fees.



## Human touch

By taking a closer look at what makes us 'us', we've realised that good communication is the key to our success. By actively listening and engaging in meaningful discussions, we gain a deep understanding of your unique needs and circumstances and build trust by being there for you every step of the way.



## Whole of market

As part of the Quilter Financial Planning network, we have access to around 90 lenders and 1000s of mortgage products, including some exclusive options that can't be found on the high street or online. Our team will work with you to recommend a mortgage that's customised to your specific needs and circumstances.



## A Case Management team for no extra charge

Unlike some brokers, a Case Management team is available to all clients as part of our service. It's the role of the Case Managers to oversee your mortgage application and support you throughout the process. The Case Management team's objective is to take the hassle out of house buying by liaising with lenders, solicitors and developers on your behalf, so you can focus on day-to-day life.



## We're a one-stop-shop!

There's a lot to think about when you're buying a house, so not only will we arrange your mortgage, but we can also advise and arrange any insurance policies you may need, and ensure your solicitor has your home insurance schedule. Best of all – this all part of our fee-free service.



## All this without meeting you

Our service is designed for your convenience, with the ability to be done entirely remotely via phone or video call. This means we can offer more appointment times that fit your schedule. We'll also be on hand to help you get copies of all the necessary documents together and over to us in a secure and encrypted manner.



## No broker fees

We are committed to providing all clients a premium fee-free service – there are no hidden charges or different tiers of service. Like all brokers, we receive a commission payment from the lender on completion of your mortgage, however, unlike most brokers, we don't charge any fees on top.

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

## STEP 1

# Call us to get 'qualified'

Getting 'qualified' is a valuable first step and only takes a few minutes. The builder will ask you to speak to us, as their trusted and recommended broker, to confirm that you're in a position to get a mortgage, and that you'll be able to exchange and complete according to their schedule. Our qualification process is simple, fee-free and an opportunity for you to connect with our knowledgeable team of experts. You don't usually need any documents at this stage and there are no unwanted credit checks. Our goal is to earn your trust so that when you're ready to reserve your new home, you'll choose us to process your mortgage.

### Our expert Qualifiers will:

- Give you an accurate idea of your maximum affordable property
- Find out how much a mortgage would cost for your chosen property
- Help you to budget for any fees and costs such as stamp duty, valuation fees, etc
- Discover what deposit options you may have (and what would be optimal)
- Tell you about different new build and government-backed schemes, and whether you're eligible for them
- With your express authority, provide you with a Decision in Principle (DIP) which will enable you to reserve a plot

## STEP 2

# Speak to one of our Mortgage Advisers

Once you have reserved your property, a Case Management team will be assigned to you to oversee your whole mortgage process, right through to completion. They will book you an appointment with a Mortgage Adviser at a time that best suits you and help you to gather any documents we require to process your application.

Your Mortgage Adviser will carry out full and exhaustive research to find a lender and deal that matches your needs from a whole of market panel of lenders. With access to around 90 lenders and 1000s of deals, you can be confident that the mortgage we find for you will be market leading.

## STEP 3

# Sit back and let us do all the hard work

Once your application has been submitted and your protection appointment booked, you will be looked after by your Case Management team. They will provide regular updates on the status of your application and address any questions you may have during the process. They will work closely with the builder and your solicitor to ensure a smooth and efficient process. Their main goal is to streamline the home buying process and guide you through every step until you have the keys to your new home.



# Let's talk fee-free, hassle-free mortgages

Call now: 0115 870 9520

Email: [enquiries@jlfs.co.uk](mailto:enquiries@jlfs.co.uk)

Visit us: [www.jlfs.co.uk](http://www.jlfs.co.uk)



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We're available 7 days a week until 6pm, including Bank Holidays. We understand that not everyone works 9-5 hours, so we work flexibly around you.



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