

CARTLIDGE MORLAND



MORTGAGE SERVICES



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Cartlidge Morland has a specialist team of mortgage advisers who can identify the best options available for financing property whether for residential or commercial purposes.

MORTGAGE SERVICES

RESIDENTIAL MORTGAGES

Whether you are planning to buy your first home, moving up the property ladder or buying investment property, Cartlidge Morland can help. With hundreds of lenders offering different schemes, independent advice can make a vital difference to deciding on the best mortgage.

Specialist lenders offer highly competitive rates compared to traditional high street sources. We can help make sure that you are getting the best deal.

Cartlidge Morland specialise in:

- **UK residential mortgages**
- **Residential investment mortgages (buy to let)**
- **Offshore mortgages***
- **Expatriate mortgages**

Residential investment mortgages and some offshore mortgages are not regulated by the Financial Services Authority. Your home may be repossessed if you do not keep up repayments on your mortgage.

* Changes in the exchange rate may increase the sterling equivalent of your debt.

COMMERCIAL MORTGAGES

Buying property, for example new premises or an extension to an existing site, for a business can be a difficult and protracted process and, as commercial mortgages are typically undertaken by businesses rather than individual borrowers, the credit worthiness of a business is likely to make the situation more complicated than for residential mortgages.

Our mortgage advice team can provide businesses and their agents with information on commercial and re-mortgage deals. We have extensive experience of this particular field of the mortgage market and can help speed up the process of obtaining a suitable mortgage by providing clear advice on what options are available, particularly from specialist lenders with highly competitive rates.

Please note that commercial mortgages are not regulated by the FSA.



CARTLIDGE MORLAND

Cartlidge Morland is a firm of independent financial advisers providing financial advice, investment management and employee benefit services to a wide range of private investors, trusts, partnerships, private companies, PLCs, charities and governmental organisations.

Founded in 1996, and wholly owned by its partners, Cartlidge Morland offers a personal service backed by the latest financial research and administration technology.

INVESTMENT MANAGEMENT SERVICE

Investment management is fundamental to our business - we manage or have funds under influence in excess of £500m for individuals and trustees - and we use our extensive expertise and experience to achieve the best possible results for our clients.

We provide a service that is tailored specifically for each client. This means Cartlidge Morland provides a bespoke service taking into consideration risk profile, time horizons, income requirements and tax efficiency. Many clients have long-standing relationships with Cartlidge Morland and our intention is to provide on-going advice that enables our clients to invest to their best advantage.

Cartlidge Morland also works closely with members of other professions such as solicitors, accountants, actuaries and bankers to provide a coherent service to individuals or trustees. We are therefore comfortable working as part of a professional advisory team.

EMPLOYEE BENEFITS

Employee benefits is one of the key aspects of our business. Our professional team advises public and private companies, partnerships and professional bodies, government funded non profit organisations and UK based charities. With over 20 years experience in providing employee benefits, our team understand the major issues faced by organisations relating to their employee benefit strategies.

Experience and expertise have shown us that the recruitment and retention of key staff is a vital component for all businesses and, by gaining a complete understanding of our clients' organisations, circumstances, aspirations and objectives, we work in partnership with them to design and implement employee benefit strategies that fulfil their needs.

MORTGAGE REMIND ME

It is so easy to set up a mortgage on a preferential rate and then forget to review it before the rate expires. Lenders will leave it to the last minute to advise you that the rate will change so leaving little alternative other than to take another product from them. This is often not the most competitive option.

Our 'Remind Me' service enables you to tell us when your current rate expires and then leave the rest to us. One of our experienced consultants will contact you approximately 3 months in advance of the date provided to review the options with your current lender and compare them with the whole of the market. This enables you to have the most competitive mortgage for your circumstances.

To register for our '**Remind Me**' service complete the form below and send to **Steve Straker, Cartlidge Morland, 83-85 Mansell Street, London, E1 8AN**. Alternatively visit www.cartlidgemorland.com and complete the Remind Me form on line.

Please contact me in the future to discuss my mortgage options:	
Title	
Name *	
Home Address *	
Tel Number *	
Email Address	
Lender Name*	
Mortgage Scheme End Date*	
(Fields marked with an asterisk * are required.)	



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