



INDEPENDENT LIVE/WORK MORTGAGE ADVICE WITH JOHN CHARCOL

With growing concerns over commuting, global warming and business start up costs, live/work is becoming an increasingly common type of property

John Charcol, the UK's leading independent mortgage advisers, offer an independent mortgage advice service to live/work clients. We recognise the growing interest in this area of property purchase and have dedicated advisers specialising in advising on mortgages for live/work properties.

For more information about our live/work services or to arrange an obligation-free appointment with our dedicated live/work mortgage specialists **Nigel Denmeade and Clare Tucker**, please call **0845 413 1554 or 0845 413 1560**. Or send an email to njd@charcol.co.uk with your name, contact details and brief outline of your enquiry.

Our track record

We have a great deal of experience of the growing live/work mortgage sector and have arranged many mortgages for clients who have found it difficult to arrange residential mortgages on live/work properties.

With offices in all major towns and cities, we are experts in mortgages for all types of buyers, including live/work clients. With over 32 years of mortgage expertise, we have won numerous industry awards including "What Mortgage Adviser of the Year" 2004 and 2005. John Charcol enjoys an enviable reputation within the mortgage industry and being independent, we can access thousands of mortgages from over 100 lenders including exclusive mortgage offers with enhanced benefits not available directly from the lender.

How it works

We enjoy strong relationships with many lenders which means we are able to present the individual needs and circumstances of clients wishing to purchase live/work properties to lenders to help secure the right mortgage for your circumstances, saving you the hassle.

But our service does not stop there. Following agreement to proceed, we will manage the mortgage process on your behalf from start to finish, liaising with all the parties involved to provide a smooth and efficient service.

Any initial discussions with a John Charcol adviser are obligation free, but if you choose to arrange your mortgage through John Charcol, a fee may be charged. In the case of a regular mortgage application, a fee of up to 1% of the sum borrowed may be payable. It is John Charcol's usual practice to offset the fee by the amount of commission we expect to receive from the lender. In addition, a booking fee of £75 may apply to selected mortgages.

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

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