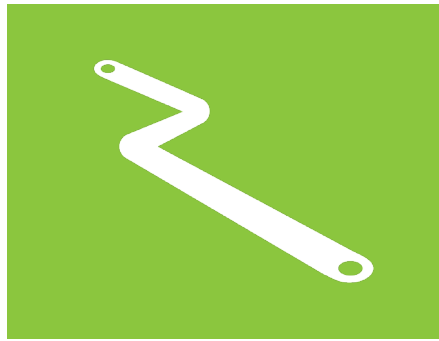


Second Charge Mortgages



Key Features

- Loans £10,000 - £2,500,000
- Rates from 3.47%
- Terms from 3-35 Years
- Up to 95% LTV *
- Employed - no minimum time in job
- Self-employed - 12 months trading history
- England, Scotland and Wales
- Any legal purpose including, debt consolidation, tax bill, business use and home improvements.
- SA302's and accountants projection accepted as proof of income for self-employed
- Adverse credit accepted
- All product types available with no ERC's

* Special plans over 100% LTV, call for further details.

Choose Your Journey

- **Route One: We Advise:** Our team of CeMAP qualified advisors are able to source and advise on your behalf.
- **Route Two: You Advise:** If you prefer to provide advice yourself we will source and package only.

When to consider a second charge

- Unable to place for a remortgage?
- Heavy ERC's on your clients mortgage?
- Clients looking to consolidate unsecured credit?
- Clients on a low rate or interest only mortgage?
- Purpose of loan not accepted for a remortgage?
- Client wants to redeem in a limited timeframe



For further information or to discuss a Second Charge Mortgage case please call:

smart: money

Cheshire: **01829 730554**
www.smartmoneyloans.co.uk

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