

# FOCUS Mortgage Services: Our Commitment To You

## What FOCUS will not do

- We will not act as a mortgage comparison service.
- We will not impart our valued, professional knowledge and understanding of the mortgage market to anyone who does not first engage the services of the practice.
- We will not waste your/our time if it is felt that a mortgage is not available/appropriate at the time of enquiry.

## What FOCUS will do

- We will treat all your details and information provided as most confidential.
- We will quickly and effectively assess your needs and requirements for a mortgage.
- We will carry out full research of the available market to establish the most suitable and appropriate mortgage available. In many cases our recommendations are not generally available to the market as a whole.
- Fully qualified professionals will provide a detailed assessment and recommendation of all mortgages considered most appropriate together with detailed, relevant illustrations and full costings.
- We will handle the whole mortgage application process on your behalf from initial agreement to formal mortgage offer ensuring the smoothest possible route to completion.
- We will provide you with regular updates and information during the process so that you are fully appraised at all times.
- We will liaise with all fellow professionals and third parties in the process ensuring that, wherever appropriate, everyone is kept appraised of progress and developments.
- As an existing client of FOCUS we will regularly review your mortgage to ensure that you will always benefit from the best mortgage arrangements available.

## How FOCUS is remunerated in the process of providing professional mortgage advice

As a commercial practice, FOCUS must be paid for the work carried out on behalf of clients. As FOCUS is directly authorised and regulated by the Financial Conduct Authority in respect of mortgage advice, lenders will pay FOCUS a procuration fee on completion of the mortgage in respect of work carried out on their behalf. Generally, this fee will be sufficient to cover the fees required by FOCUS in relation to obtaining the mortgage. If it is not, this will be advised before any work is carried out and a 'top up' fee agreed.

**In order to engage the services of FOCUS we ask all new clients to pay an engagement fee of just £295.**



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