

How to apply for a mortgage or obtain a quote

Thank you for your enquiry. To help you find the right mortgage for your particular circumstances we have developed a number of ways to try and make this process as easy as we can for you. The more complex your situation or the property type, the more information you may need to provide upfront.

Standard enquiries click: <https://thekeyv1.mbl.co.uk/10013142/ClientPortal/MortgageEnquiry/New>

For more detailed enquiries, please go to the website and download the appropriate Fact find, these can be found here: <https://www.wpfinanceme.com/information/useful-documents/>

Here, you will also find our standard **Terms of Business** and **Privacy Policy Statement**. If you own more than one property, you should complete the **Portfolio Template**

These documents are in word format so can be completed and emailed without the need to print.

To ensure we receive accurate financial information, all applicants should obtain the latest copies of their credit reports. These can be obtained free of charge from www.creditkarma.co.uk or, you can use www.experian.co.uk or www.equifax.co.uk. Please attach the full report not just the credit score. If you have any problems downloading the report, we can do this for you if you are happy to provide the logins and passwords.

To compare mortgages click: <https://www.wpfinanceme.com/information/buy-online/static-tables/>

For instant quotes: <https://www.wpfinanceme.com/information/buy-online/find-me-a-mortgage/>

Free Assessment (initial evaluation – no charge):

- We will consider the data you provide in the Fact Find and provide feedback and/or indicative terms on the most suitable product or options available to you*.
- We will carry out a desktop value of the subject property
- We will check your credit profile and provide feedback if necessary
- We can recommend solicitors to facilitate the legal work if required.

When the free assessment is completed, if you would like us to advise on, and arrange the mortgage for you, on your instructions we will provide details of the process.

****PLEASE NOTE: You must complete the forms accurately and provide as much information as possible. Our feedback and terms will only be based on the data provided in the forms. Incomplete Fact Finds cannot be assessed if we do not have enough data.***

Existing/New Clients; we can provide an online **Client Portal** where you can complete and update your existing Fact Find, upload documents to our secure server, track cases and send online messages. If you need us to set you for this, please let us know.