



Glencar Business Centre,
Circular Road,
Letterkenny,
Co. Donegal

Tel: 074 910 3938
Mob: 087 682 0675
Email: info@advicefirst.ie
Web: www.advicefirst.ie

Our Mortgage Service...

Your personal mortgage advisor from Advice First Financial can add significant value to your financial situation. Our mortgage service encompasses much more than form filling! Our extensive knowledge, market comparison technology and established relationships with Ireland’s mortgage lenders means you are in the best hands...

What we offer you.....

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| Initial Discovery Meeting | To learn about you, your requirements and financial needs |
| | To clearly explain the mortgage criteria applicable to you |
| | To reassure you by breakdown of any confusing jargon |

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| Initial Research | Market analysis of the mortgage products available to identify a shortlist of potential mortgage providers based on your priorities. We look at..... | | | | | | |
| | Interest Rates | Borrowing Amount | Cash Back Offers | The Process | Discuss Any Challenges | Total Costs | Help to Buy Scheme |

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| Application Support | Assisting you to complete your mortgage application |
| | Preparing your application for approval |
| | Identifying, discuss & help overcome potential reasons for decline |

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| Application Management | Submitting your application, confirming receipt by lender |
| | 72hr application follow up with lender |
| | Dealing with any issues as they arise |

Detailed Selection

- Discuss mortgage approval/terms of conditions
- Presentation of approval and up dated quotes for your selected Mortgage
- Our recommendation in the form of a “Reason Why” letter

Application Proceeding

- Help you get the property valuation completed
- Follow up to ensure all paperwork is submitted to the lender for formal approval
- Review of formal approval to ensure accuracy
- Co-ordination of your third-party interactions (lender, solicitor, estate agent, broker)
- Follow up to ensure all paperwork is submitted to the lender for cheque issue

Protecting Your Financial Health

- Completion of a financial fitness profile
- Identification of your financial needs
- Recommendations and quotations of financial needs
- Assisting you to complete your insurance applications
- Co-ordination of underwriting requirements and documentation
- Follow up to ensure policies are issued correctly and in a timely fashion

And that’s not all....

- Unlimited phone and email access to your advisor and their support team
- Post completion service call to ensure all your requirements have been satisfied

This service is divided into 2 parts (1: Initial meeting & research, 2: Application & Loan offer). Our total fee for this comprehensive service is €945 (+23% vat) for standard residential mortgage applications. €95 payable on initial discovery meeting and initial research, €400 payable on application assessment with the balance €450 payable once an official Approval in Principle (AIP) has been secured from a lender.

For more complicated lending requirements fees will be arranged beforehand.

The fees paid at initial meeting, research and application stages are non-refundable even if the mortgage application is not successful. **We will not go to application stage if we think we will not be successful.** Once we have secured an offer and you elect not to proceed for any reason, we reserve the right to charge our fee for our advice and services. In the event of a lender rejecting an application from us on your behalf due to information or an unacceptable credit history not disclosed to us, we reserve the right to charge our fee.