

face2face

Fixed rate coming to an end?

Looking to re-mortgage?

Need to raise extra cash?

Reduce your outgoings?

Want to save money?

Selling your property?

Home owner loans?

Give us a call

Right:
the friendly staff
at face2face:
Managing Director
Kevin Shaduwa,
Director George Wood
Andrew Shaduwa



In April 2008 face2face announced the opening of their Estate Agency service. Since the launch many homeowners have entrusted face2face to market their properties. The Estate Agency complements the company's established mortgage business. "The low selling fee could

save homeowners hundreds if not thousands of pounds," says Kevin Shaduwa. **face2face mortgages** There are so many different lenders fighting to offer you money at better and better rates. Yet many of us stick to the same lender year after year, even though we could be better off each month - but why?

The fact is, there are so many options that may put people off. How do I find the best deal? What is in the small print? Will I really be better off? That's where face2face come in; they have built a strong reputation for finding their customers the most suitable deal, not only for mortgages, but also for all aspects of house purchase, including buildings and contents insurance, life

cover and mortgage protection.

If you have been with your current mortgage lender for some time you will probably be paying their standard variable rate, which is likely to be expensive.

Why not think of re-mortgaging to a special deal and start saving money each month? If you are not currently tied in

with your lender then a visit to face2face is a must.

Directors, Kevin Shaduwa and George Wood have almost 50 years' experience in financial service and established face2face in 2001. The company offer a comprehensive mortgage brokering service, which also includes commercial and buy-to-let properties.

As qualified mortgage advisors, whether you are a first time buyer, mover or looking to re-mortgage, face2face can save you time and money.

They will not only help you choose the right mortgage, they will also shop around the major mortgage lenders and find you a deal that fits your individual circumstances. face2face are able to compare your mortgage repayments with those of other lenders, which could result in substantial savings on your monthly repayments.

"So many people do not realise there may be much better deals available. People think that organising a new mortgage, or changing their existing lender, is complicated. With the systems and technology that face2face have, it is possible to obtain a mortgage decision in principal in minutes. We are very proud that our excellent service is personal, confidential and truly impartial. Most people that come to us leave with a saving on their mortgage repayments" says Kevin Shaduwa.

Word of mouth recommendations have played a big part in face2face's success, with people recommending them time and time again.

With thousands of different deals available (which are constantly changing) from over 100 lenders, local, professional businesses, such as accountants and solicitors, also trust their clients' mortgage needs to face2face.

Think! Don't be complacent about trying to save money - it makes sense to talk to face2face.

Looking for a... residential mortgage

First time buyers

Home movers

Re-mortgages

Self employed

Self certification

Debt consolidation

*Buy to let

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Mortgage payment protection insurance

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Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up the repayments on your mortgage. Terms and conditions apply. Written details upon request. All loans are subject to status. Mortgages are not available to those under 18. There may be a fee payable for arranging your mortgage, the precise amount will be dependent upon your circumstances but we estimate it will be three hundred and ninety-five pounds. The Financial Services Authority does not regulate second charge mortgages and home owner loans. Registered office: reg no. 451 0518 face2face Meridian House, Eastgate, Louth, LN11 9NH *Terms and conditions apply *Not all the above products and services are regulated by the Financial Services Authority. **Payable on completion/withdrawal or nine months after instruction or whichever is sooner face2face Mortgages & Life Protection Ltd. is authorised and regulated by the Financial Services Authority FSA No. 301096. You can check this on the FSA register by visiting the FSA website, or by contacting the FSA on 0845 6061234.