



# Ridgeway Mortgage Solutions

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When it comes to mortgages, we will take care of everything. From initial meeting to helping you complete application forms, at a time and place convenient for you (we even work weekends!), to tracking the progress of your mortgage, all the way to completion - and always keeping you up-to-date with its progress to give you peace of mind.

We pride ourselves in always offering a personal, professional service that you can rely on and trust. We are totally independent, looking at the whole mortgage market for you, so we always know which lenders are offering the most competitive deals.

If you've had past credit problems or are looking for 100% lending we know which lenders to go to. We take our time to explain everything to you and we're there to answer your questions. If you're left unsure about your mortgage then we haven't done our job. And best of all, unlike many other mortgage brokers we charge no fees for our services.

# SPF Sherwins



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SPF Sherwins are one of the very few independent mortgage advisers and Independent Financial Advisers who can claim to have specialist knowledge of all low cost home ownership schemes. We have been working in this field with Housing Associations for the past 10 years.

SPF Sherwins ensure you receive sound financial advice. Geography is no problem, we are mobile throughout London and the Home Counties and are happy to meet you at your home or place of work.

100% funding is available on highly competitive terms. We are able to offer a range of exclusive mortgage products on both fixed and variable rates. Agreements in principal can be issued. This is a fee free service. SPF Sherwins is a trading style of Savills Private Finance Ltd which is a subsidiary of Savills PLC.

# De Havilland Group Limited

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De Havilland Group Limited, established for more than 20 years are experienced independent mortgage advisors with extensive up to date knowledge of the rates and criteria available to its customers. Mortgages are arranged from the “whole of market place” and De Havilland Group Limited work closely with Housing Associations to have a firm understanding of the various schemes available. We are directly authorised by the FSA.

Our advisors mission is to take our customers through the house buying process with clear comprehensive advice and to make the experience as stress free and pleasurable as possible.

Mortgage illustrations can be emailed at the initial discussion stage with one of our advisors. A Mortgage Promise can be produced within 1 to 24 hours of returning our Agreement in Principle form. Most mortgage applications can be processed electronically which means we can progress your mortgage quickly and efficiently keeping you up to date at all times.

De Havilland Group Limited are dedicated to providing full advice and recommendation and as part of our ongoing relationship with One Housing Group we currently charge no fees for our service.



One Housing Group is not an introducer representative for mortgage business. The interview arranged is solely for the purposes of establishing your affordability.

The interview is compulsory however you are not obliged to arrange your mortgage through the financial advisers. The choice is yours. If you do decide to arrange your own mortgage you must supply One Housing Group with a copy of your mortgage application within 5 days of the interview or your offer may be withdrawn.

For more information call 0800 234 6242  
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