

Types of Specialist Mortgages – What you need to know

Self Employed Mortgage

Lenders are not all equal and if you are looking for a self employed mortgage then you need an expert who deals with self employed mortgages day in day out that can not only get you the lowest possible cost mortgage but guide you through the process and maximise your borrowing power.

Limited Company Director Mortgage

As a limited company director in our experience you most likely are not extracting all the available profit from the business but for most of the high street lenders and normal brokers to them this will look like you have a lower income and this can affect your maximum borrowing. We explain through our case study how we can help you to maximise your mortgage borrowing while still operating in a tax efficient way.

Contractor Mortgage

If you're a contractor, self employed or combine a part time job with self-employed or contractor work, Momentum Mortgages can help find you a contractor mortgage. We have helped many people on various types of different contracts including day rate contractors, NHS contractors, and even contracts paid in foreign currency. As the trend for zero-hours contracts continues to rise nationwide, so too does the number of freelance and contract workers employed in major financial hubs. Knowing that the employment landscape is changing drastically, we can use our specialist knowledge and connections in the mortgage market to provide you with contractor mortgage advice for finding property finance.

CIS Contractor Mortgage

If you're a Construction Industry Scheme (CIS) subcontractor, you may find it a struggle to find the best mortgage for your individual needs and circumstances. This is because as a contractor, your income may not be as steady as someone who is employed full time and lenders may not look at your income in the same way. But don't lose hope, as we specialise in providing mortgage advice for subcontractors paid via the Construction Industry Scheme to ensure that contractors can borrow what they need to buy the home or investment you need at the lowest possible cost.

First Time Buyer Mortgage

First time buyer mortgages are provided by almost all lenders with many different schemes, products and incentives on offer, all with different elements and costs throughout the whole process. But how do you know which one is going to be best for you and where do you start, That's where we have a dedicated first time buyer mortgage broker that specialises in this area go through every step with you can make the difference.

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We will charge a fee of between £99.00 and £999.00. The amount we will charge is dependent on the amount of research and administration that is required. Please refer to the Terms of Business for further information.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE