

NEWSLETTER

SEPT 2025 ISSUE

A photograph of a residential street in autumn. On the left is a brick house with a chimney. The street is lined with trees showing vibrant autumn foliage in shades of red, orange, and yellow. A car is visible in the distance on the road. The sky is blue with scattered white clouds. A large green tree is in the foreground on the right.

Welcome

In this month's update, we look at the opportunities and challenges shaping London's property and mortgage market. From rate strategy to protection planning, our goal is to help you make confident decisions in an uncertain environment.



A Moment to Take Control

With the Autumn Budget around the corner, markets are bracing for potential shifts in taxation, interest rates, and lending sentiment. While much remains uncertain, one thing you can take control of today is your mortgage rate.

Now is an opportune time to review your current borrowing arrangements. For some, securing a rate early may outweigh the cost of an early repayment charge (ERC). A careful cost-benefit analysis can reveal whether switching now could save significantly in the long term.

We specialise in helping professionals navigate this complexity with clarity and discretion — whether you're a partner in law or finance, a self-employed consultant, or a creative entrepreneur. From first purchases to portfolio refinancing, our expertise ensures you can move forward with confidence.



Get in touch for a tailored ERC vs. new rate review.

Is Your Life Cover Set Up Properly?

Life insurance is key to protecting your loved ones. At the very least, it should cover your outstanding mortgage — but many policies fall short of meeting longer-term family needs.



With current tax laws complicating how assets pass to children, reviewing your cover can provide clarity and security.

- Does your policy last as long as your mortgage?
- Would it support your family's future, not just the present?

Our protection expert **Michael** offers complimentary reviews — whether you already have cover or are considering it for the first time.



Book a free review with Michael today.

What Does a Property Buying Agent Do?

Buying a home can be time-consuming and stressful — even for experienced buyers. Sellers have estate agents on their side, but buyers often go it alone. That's where a property buying agent adds value.

We asked **Laura from London Home Search** to share her Top 5 Tips:



1

Search Smart

Use major portals and off-market platforms like Invisible Homes, The Modern House, and Ostrich.



2

Don't Dismiss Older Listings

A sale may have fallen through for unrelated reasons.



3 View More Than Once
At least three times if you love it.



4 Ask Everything
Don't be shy; you deserve answers.



5 Protect Yourself
Buyer's insurance can save £3,000–£5,000 in fees if a deal collapses before exchange.



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Big Mortgages Deserve Bigger Thinking

Whether your earnings come from salary, bonuses, dividends, or RSUs (Restricted Stock Units), not all lenders know how to interpret non-standard income — and not all brokers know how to present it.

We specialise in working with high earners whose income doesn't fit the usual mould. From structuring lending with clarity to navigating lender criteria with discretion, we ensure your income is properly understood — and your borrowing potential is fully realised.

But smart lending is about more than just access. A sudden illness, career change, or market shift can challenge even the strongest financial position. That's why pairing your mortgage with



tailored income protection helps safeguard both your repayments and your long-term flexibility.

Looking to maximise your borrowing while protecting what underpins it? We're here to help.

INCENTIVE

£50
LOVE2SHOP
E-VOUCHER

We grow through referrals from clients like you. If someone in your network needs expert mortgage advice, we'd love to help.

As a thank you, you'll receive a **£50 Love2Shop e-voucher** when your referral completes an application and pays their client fee.



Q: Why did the homeowner bring a ladder to the bank?

A: Because they heard the interest rates were going through the roof!

Whether you're reviewing your mortgage, reassessing your protection, or planning your next move, we're here to bring clarity, discretion, and expertise.

**Contact us today
to discuss your options**

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