

# Why use a **Mortgage Broker?**

How Sherry FitzGerald Mortgages can help



Starting the process of a mortgage application may seem a little daunting but here at Sherry FitzGerald Mortgages we have been guiding people just like you successfully through the mortgage process for more than 20 years. You will have many questions and options to consider throughout your mortgage journey which is why you will need an expert guiding you every step of the way.

Professional advice from one of our team of qualified specialists will help you secure the mortgage which is right for you at a competitive rate, potentially saving you thousands over the term of your mortgage. There are significant differences in the amounts you can borrow as every lender has different ways of calculating your suitability. That's why having someone by your side to guide you is so worthwhile.

Over the years we have worked hard to successfully establish strong business relationships with all the leading banks and lenders in the market. It is our belief that our clients will stand to benefit from these strong links and our experience.

*'I felt the advice I received from Sherry FitzGerald Financial Services was impartial. I think it is useful to have a third party who is not working on behalf of a specific bank to give advice on the best product that fits you. The rates that they were able to negotiate for life cover and mortgage protection cover were second to none.'*

Angela Guillemet, Foxrock, Dublin











### **Independent**

It is our job to work for you and not for any one bank or lender. Our advice is based on extensive market research all geared towards finding you the most suitable mortgage that best fits your needs. As your broker we know that it is not easy to navigate your way through all the different options open to you, that's why we're here to guide you and help you every step of the way to make the right choice. Although we are part of the Sherry FitzGerald Group our service is completely confidential and you don't need to buy through Sherry FitzGerald to avail of our financial expertise.

### **Trusted Advisor**

Securing a mortgage is probably the biggest financial commitment you will make which is why it's essential to get the right advice from an expert who understands the property and mortgage business comprehensively. Our highly trained, qualified team of trusted professionals with years of expertise means our strength is undoubtedly our people. We are in your corner and by working closely together with us you can be assured that your application from start to finish will be in very safe hands.

*'My broker was wonderful – super knowledgeable and helped me through every step of the process.'*

Ryan Bradtke, Dublin

*'From our very first consultation, they laid out the path ahead, providing clarity and reassurance on our mortgage options. They completely simplified the application process for us, and were committed to reducing our stress and paperwork throughout. It was great to know we had someone in our corner. Our journey from mortgage application to property purchase was accelerated far beyond our expectations, and that was solely down to the dedication and professionalism.'*

Wes and Lucy Fleming, Galway

## Expertise

With genuine insight and expert knowledge, we understand the finer details involved in securing a mortgage and we have been successfully making applications on our client's behalf for many years. As members of the Association of Expert Mortgage Advisors (AEMA) you can be assured your application will be in good hands. We use our knowledge and expertise to assess the market and draw up a list of possible options for you which we will go through in detail before advising on the one most suited to your needs. We will prepare your application giving you the very best chance of receiving mortgage approval. We have built up strong direct relationships with the banks and their key account managers, ensuring that your application is processed smoothly and efficiently right up until you get your keys.

*'We always received very clear information. No matter how big or small our query was, it was always answered quickly and courteously. It was nice to know there was someone to turn to for advice at every step of the journey and we really felt that the closing congratulatory emails were heartfelt and that they actually cared about our successful purchase of our first home!'*

Rebecca Dewey, Cavan





## Value

It is really important to understand that there are significant differences between each lender. Differences such as the amount you can borrow, the rates available to you and most importantly the amount you have to repay the banks over the life of the mortgage. That's why with one of our experienced brokers working on your behalf, we can give you a complete overview of what you can borrow. You could also stand to save potentially thousands over the life of your mortgage. Another part of our role is to find you the most suitable mortgage and life cover protection at the most competitive price. From the outset we are working for you and not for any one bank or lender.

*'Exceptionally customer focused and went above and beyond on every level.'*

Alan Deasy, Foxrock, Dublin

## Our promise

At Sherry FitzGerald Mortgages, we are passionate about the service we provide and always endeavour to give our client's the very best customer experience and we're always committed to saving you time and money. We continually seek to improve that experience and take our clients' feedback very seriously. We ask one simple question, 'Would you recommend us to a friend?' Overwhelmingly, 82% of our clients expressed that they would be happy to do so – a figure of which we are very proud. When you choose us to be your broker, we promise that no stone will be left unturned in the pursuit of securing a positive outcome.

*'I have already recommended them to my friends who are looking at getting mortgages. They were so helpful from start to finish and made the process hassle-free.'*

Sarah Lynskey, Dublin 12

*'The help we received from my broker was second to none and I have been recommending their service and will continue to do so.'*

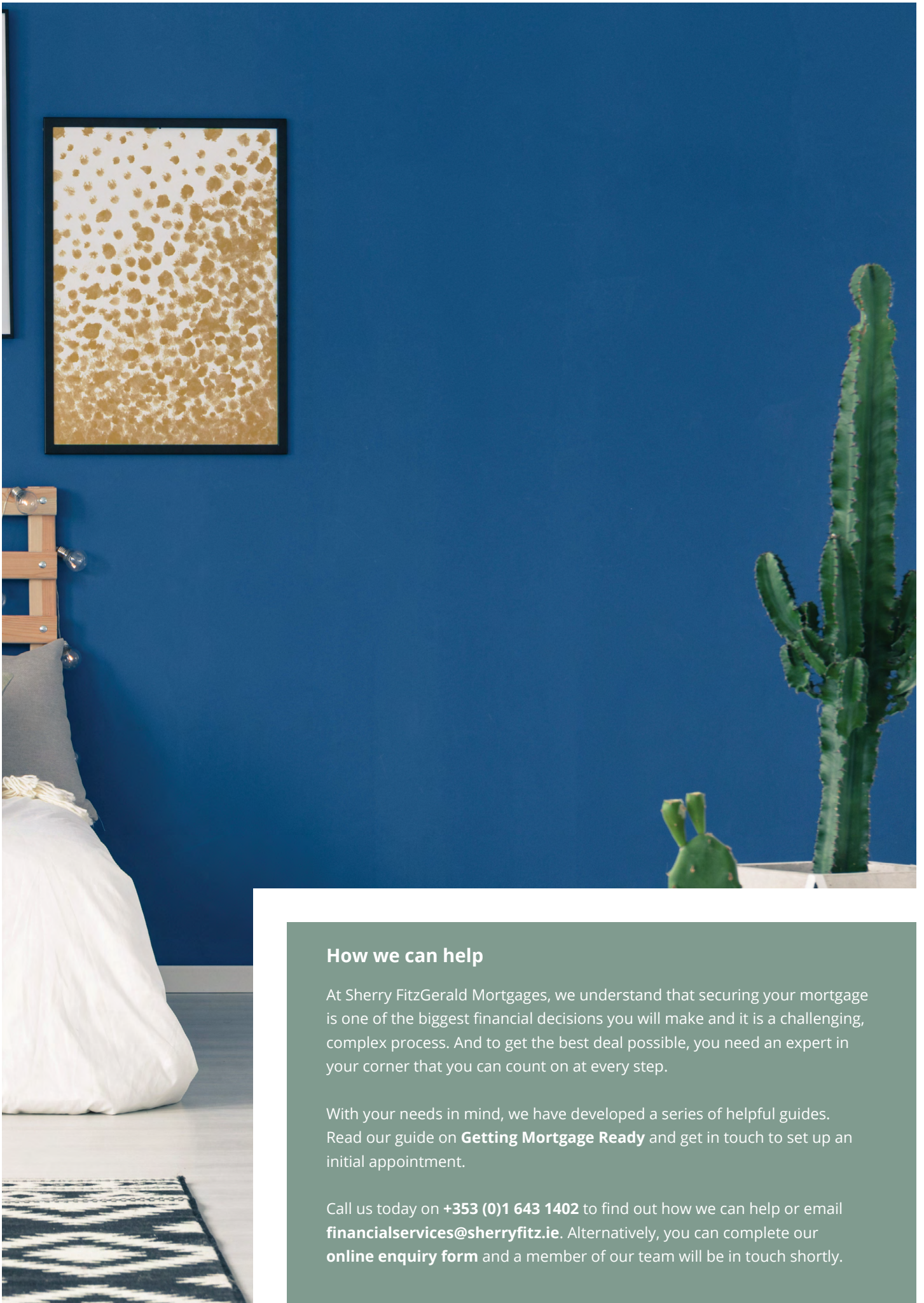
Rebecca Kelleher, Cork

*'I would recommend and have already done so. I said that you did everything for us and it was really easy.'*

Killian Corcoran, Dublin 13

## Fully regulated

As one of the most highly regulated industries in Ireland, you can be assured your mortgage broker is registered, accredited and authorised with the Central Bank of Ireland, a mortgage credit intermediary. Further regulations in place since 2014 ensure consumers are also fully protected as part of a European-wide directive.



## How we can help

At Sherry FitzGerald Mortgages, we understand that securing your mortgage is one of the biggest financial decisions you will make and it is a challenging, complex process. And to get the best deal possible, you need an expert in your corner that you can count on at every step.

With your needs in mind, we have developed a series of helpful guides. Read our guide on **Getting Mortgage Ready** and get in touch to set up an initial appointment.

Call us today on **+353 (0)1 643 1402** to find out how we can help or email **financialservices@sherryfitz.ie**. Alternatively, you can complete our **online enquiry form** and a member of our team will be in touch shortly.

Warning: If you do not keep up your repayments you may lose your home.

Warning: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on.

Mortgage Insight DAC t/a Sherry FitzGerald Financial Services, Sherry FitzGerald Mortgages is regulated by the Central Bank of Ireland.

