

# Go Independent For The Best Mortgage Advice



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*One of the major advantages of today's world is that we have choices in nearly everything we buy.*



And considering that a mortgage is probably the biggest financial commitment we will ever make, then it's the one decision that we should have some help with, to ensure that we get the best deal for our individual circumstances. That's precisely why talking to an Independent Financial Adviser is a good move, according to Stuart Codling of Manchester-based mortgage broker [The Mortgage Point](#).

"We've become so used to shopping around before making big purchase decisions, yet when it comes to the major issue of choosing a mortgage, so many people head straight for the bank or building society where they are already a customer," says Stuart.

"But that's like buying a car just because you like the colour," he adds. "It's a decision which ignores the most important reasons why we should choose one particular product over all the others."

The Mortgage Point is an authorised Independent Financial Adviser (IFA), which means it can consider the whole of the mortgage market when suggesting the [best mortgage deals](#) available for every individual customer.

That means an adviser will take into account such fundamental considerations as the benefits provided, flexibility, and level of charges for every mortgage product available, before making a recommendation based on their knowledge of the market, and each client's own needs. Meeting with an IFA is even more crucial for those who are looking for [first time buyer mortgages](#) as the individual candidate will most likely be on a budget.

IFAs are authorised and regulated by the Financial Services Authority, under whose terms they are obliged to gather all the information they need to gain a full understanding of every client's circumstances and requirements. The details gathered during this investigation will then be presented to the client, who can then check that it is all correct, before the IFA finally puts their recommendations in writing, together with reasons why they have come to their decision.

"It's a very thorough procedure, designed to ensure that the best interests of a client are always paramount, and that they are recommended a mortgage which serves their requirements, not just in the short term, but throughout its life," says Stuart Codling.

"So unless people get an IFA to help them navigate the complex and ever-changing array of mortgage offers out there, they can't possibly know whether that seemingly attractive deal they sign up to will look just as tempting several years down the line."

- ENDS -

**About The Mortgage Point Ltd:**  
The Mortgage Point is a whole of market broker with branches in

Manchester, Leeds, Liverpool, Birmingham, Newcastle and Nottingham. The Salford-based company has over 25 years' experience finding the best mortgage deals available from UK lenders and currently has access to over 3,000 different mortgage products. The Mortgage Point also acts as a broker for other financial products including life cover, sickness, accident and redundancy cover, income protection, buildings and contents insurance and secured loans.

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