

MORTGAGE & PROTECTION ADVICE

Your home, expertly guided.

CS FINANCIAL

MORTGAGES | PROTECTION

A clear guide to arranging your mortgage and protecting your home with CS Financial.

From your first step to the moment you collect your keys, CS Financial provides fee-free, impartial advice to help you navigate your mortgage journey with confidence.

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TRANSPARENT. TRUSTED. TAILORED.

YOUR GUIDE TO CS FINANCIAL

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MEET YOUR ADVISER

Casey Smith CeMAP, CeRER

DIRECTOR

From your first conversation to completion and beyond, you'll deal directly with Casey. Advice is personal, fee-free and tailored to your circumstances - never a hard sell.



15+
Years of experience in the property & mortgage industry

1,000+
Mortgages arranged

£150m+
Mortgages managed

WELCOME TO CS FINANCIAL

Straightforward advice, built around you.

Buying a property is one of the biggest financial decisions you will ever make, and whether you're buying, moving, remortgaging or investing, Casey's role is to make the process as simple as possible.

Casey will take the time to understand your circumstances, search a comprehensive panel of lenders on your behalf and handle the entire application process, keeping you informed in plain English at every step.

Because a home is about more than the mortgage, Casey can also research protection options from leading UK insurers, helping to keep your home and your family secure.



TWO PARTS. ONE TRUSTED ADVISER.

The mortgage helps you buy the property. The protection helps you keep it.

Mortgages

Finding the right deal for your circumstances, from first purchase to remortgage and buy to let.

Protection

Cover that helps your home and family stay secure if illness, injury or the unexpected happens.

You can come to Casey for either service. Many clients find it reassuring to have one adviser looking at the full picture, so that your mortgage and your cover work together. There's never any pressure: the choice is always yours.

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WHY CHOOSE CS FINANCIAL

An adviser, not a salesperson.

Expert guidance, tailored to you, with no pressure at any stage.

01 Fee-free Advice

No hard sells. No obligation. Just expert mortgage and protection advice, free of charge.

02 Comprehensive Panel

Thousands of products available from one of the UK's largest lender panels.

03 FCA Regulated

An appointed representative of the award-winning Mortgage Intelligence network., which is authorised and regulated by the FCA.

04 Remote Advice

A streamlined process, handled by phone, email and video call, at times that suit you.

05 Transparent Communication

Simple, jargon-free advice to help guide you through every stage of the process.

06 Tailored Approach

A personalised recommendation, built around your circumstances, to help you achieve your goals.

CASEY'S PROMISE

Guidance first. Decisions yours.

Casey won't push set products. Every recommendation follows a full review of your needs. Casey will explain the reasons behind it clearly, allowing you to move forward with confidence, in your own time.

- ✓ Needs assessed before any advice
- ✓ Options explained in plain English
- ✓ No obligation to proceed

MORTGAGE ADVICE

The right mortgage starts with the right advice.

No pressure, no jargon. Just clear, tailored advice to support you at every stage.



CASEY WILL...

- ✓ Search thousands of products to find the right deal for you.
- ✓ Help you to understand the costs involved.
- ✓ Prepare and submit the application on your behalf.

MORTGAGE ADVICE FOR...

First Time Buyers

Confidently step onto the property ladder, with clear guidance and support from your first viewing to collecting the keys.

Remortgaging

Straightforward advice to help you explore suitable mortgage options based on your circumstances and changing needs.

Moving Home

Tailored advice to help you understand your borrowing options, timings and costs, so everything lines up when it matters most.

Buy to Let

Start or expand your portfolio with expert guidance on lender criteria and structuring your mortgage in a way that works for your goals.

New Builds

Navigate the new build process with clear advice on deadlines, developer requirements and mortgage options, designed to keep everything on track.

Contractor & CIS

Specialist advice using lenders who understand how you're paid, to secure a mortgage based on your true income.

PROTECTION ADVICE

Protect what matters most.

Protection advice to help safeguard your home, your income and your family's future, whatever life brings.

CASEY WILL...

- ✓ Review existing provisions and advise on any gaps in cover.
- ✓ Tailor solutions to your individual circumstances.
- ✓ Research products from a panel of the UK's leading insurers.



ADVICE ON...

Life Insurance

Financial security for your loved ones, with clear, tailored life cover options designed to support them if the worst were to happen.

Income Protection

Keep your finances on track if you're unable to work due to illness or injury, with cover that replaces a portion of your income when you need it most.

Critical Illness Cover

A tax-free lump sum if you're diagnosed with a specified critical illness, giving you breathing space to focus on recovery, not money worries.

Family Income Benefit

A regular, tax-free income to help cover your family's ongoing living costs if you're no longer around.

Why think about protection alongside your mortgage?

Your mortgage is likely to be your largest monthly commitment. The right cover helps make sure it can still be paid, and your family can stay in their home, if illness, injury or the unexpected happens.

Casey will provide advice and guidance, with no obligation to arrange any policies.

HOW IT WORKS

Arranging your mortgage, step by step.

1

Initial Conversation

Casey gets to know you, your plans and circumstances, and assesses what you can comfortably afford.

2

Options Explained

Clear, impartial guidance on the mortgage and protection options available to you.

3

Research & Recommendation

Casey searches thousands of mortgages and makes a tailored recommendation to suit you.

4

Agreement in Principle

Casey obtains your AIP, so you can make offers, or plan your remortgage, with confidence.

5

Application Handled

Casey prepares and submits your application and liaises with the lender, so you can relax.

6

Valuation & Underwriting

The lender values the property and completes its checks. Casey keeps things moving.

7

Mortgage Offer

Your formal offer is issued. Casey will explain key details and walk you through the remaining steps.

8

Protection Review

A complete review of your existing cover, so your home and family are safeguarded long-term.

9

Completion & Beyond

Your mortgage completes. Casey will be on hand to help with any future remortgages!

MORE THAN MORTGAGES

Trusted partners to support every step of your move.

CS Financial has partnered with industry experts to help with:

- **Surveys & valuations**
- **Residential conveyancing**
- **Buildings insurance**
- **Contents insurance**
- **Wills & estate planning**
- **Pensions & investments**

Mortgage & protection terms, made simple.

MORTGAGE

Agreement in Principle (AIP / DIP)

An early indication from a lender of how much they may be willing to lend, usually based on a soft credit check.

Deposit

The amount you put towards the purchase yourself. The rest is covered by the mortgage.

Loan to Value (LTV)

The mortgage as a percentage of the property's value. A lower LTV often allows access to better rates.

Equity

The share of the property you own outright: its value minus the mortgage owed.

Capital Repayment

Payments cover interest and part of the mortgage repayment, so it's fully repaid by the end of the term.

Interest Only

Payments only cover the interest. The mortgage is not repaid across the mortgage term, so a repayment plan is needed.

Fixed Rate

Your interest rate, and monthly payments, are guaranteed for a set period (usually 2, 3 or 5 years).

Base Rate Tracker

A rate that follows the Bank of England base rate, plus a set margin. Mortgage payments will vary should the base rate change.

Standard Variable Rate (SVR)

The lender's default rate, usually applied when an initial deal ends. It can change at any time.

Product / Arrangement Fee

A fee some lenders charge for a particular product. It can often be paid upfront or can be added to the loan to avoid upfront costs.

Early Repayment Charge (ERC)

A charge for repaying or switching your mortgage during the initial deal period. Most common with fixed rate products.

Overpayments

Paying more than your standard monthly payment to reduce your mortgage balance faster. Each lender, and product, has a set allowance.

Freehold

You own the property and the land it stands on outright.

Leasehold

You own the property for a fixed number of years, but not the land. Ground rent and service charges may apply.

Remortgage

Moving your mortgage to a new lender, often to secure a better rate or raise funds.

Product Transfer

Switching to a new deal with your existing lender, usually when your current deal ends.

The buying process, explained.

HOUSE BUYING PROCESS

Conveyancing

The legal work of transferring ownership of a property, carried out by your solicitor or conveyancer.

Searches

Checks with local authorities and other bodies to uncover anything that could affect the property.

Stamp Duty (SDLT)

A tax paid on property purchases in England and Northern Ireland above certain thresholds.

Exchange

Contracts are signed and swapped, your deposit is paid and the purchase becomes legally binding.

Completion

The money is transferred, the purchase is finalized, the mortgage starts and you collect the keys.

SURVEY TYPES

Mortgage Valuation

A basic check for the mortgage lender to confirm the property is suitable for their security.

Level 2 (HomeBuyer Survey)

A report on the property's condition, highlighting visible defects. Suitable for most conventional homes.

Level 3 (Full Structural)

The most detailed survey, ideal for older, larger, unusual or altered properties.

Not sure which survey you need?

Casey can explain your options and introduce you to a trusted surveyor through CS Financial's partners.



Protection terms, made simple.

PROTECTION

Life Insurance

Pays a lump sum if you die during the policy term.

Income Protection

Pays a regular income if you're unable to work due to illness or injury, subject to the policy's terms and conditions.

Critical Illness Cover

Pays a tax-free lump sum if you're diagnosed with a specified serious condition, such as cancer, heart attack or stroke.

Family Income Benefit

Pays a regular income to your family, rather than a lump sum, if you die during the policy term.

Premium

The amount you pay, usually monthly, to keep your cover in place.

Sum Assured

The amount a policy will pay out.

Policy Term

How long the cover lasts.

Beneficiary

The person or people who receive the payout.

Claim

A request for the insurer to pay out.

Waiver of Premium (WOP)

An add-on that covers your premiums if you're unable to work due to illness or injury.

Deferred Period

The waiting time between becoming unable to work and income protection payments starting.

Level vs Decreasing Cover

Whether the payout stays the same or reduces over time. Decreasing cover is often linked to a repayment mortgage.

Increasing Cover (Indexed / RPI)

Cover that rises over time, often with inflation, to help maintain its real value. Premiums usually rise too.

Exclusions

Situations or conditions the policy won't pay out for.

Underwriting

The insurer's assessment of your health and lifestyle, to decide whether to offer cover and at what price.

Trust

A legal arrangement that can keep a life insurance payout outside your estate and speed up claims process.



GET IN TOUCH

Ready to take the first step?

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Book your free, no-obligation consultation today.
Whether you need a mortgage, protection or both, Casey will take the time to understand what matters to you.

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

CS Financial is a trading name of Casey Smith Ltd, an appointed representative of Mortgage Intelligence Ltd which is authorised and regulated by the Financial Conduct Authority under number 305330 in respect of mortgage, insurance and consumer credit mediation activities only.

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