

P.s don't forget...

Being self-employed doesn't have to mean you can't get a mortgage.

I specialise in both residential and commercial mortgages. Semi-residential-semi-commercial mortgages are the kind of challenge I love!

Very few mortgage brokers really do access the whole of the mortgage market for you - I'm one of them.



Julian Thornhill here to help you afford your home.

Call me:

01132 556 699

07918 735 381

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Julian turned the daunting task of obtaining the right mortgage into a pleasure. Working at a time and location to suit us, he helped us to understand the wide range of products, whilst being honest about where the best deals could be found. Due to his excellent service we will continue to seek further advice and will always happily recommend Julian to friends and family. *Darren Hutton & Nicole Lyle*

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“

I have used Julian on a number of occasions and wouldn't hesitate to do so again in the future. His information is jargon free and all dates were achieved with a minimum of fuss. *David Longbottom*

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Signpost

pointing the way to affordable homes



Julian Thornhill with his wife Ellie and their three year old son.

Moving up, expanding & keeping it real

Welcome to the first edition of my newsletter. A lot has happened in my life since I last spoke to some of you and I imagine the same is true for you. Three years ago my wife Ellie and I had our first son and now we're expanding again with a second on the way. We moved to the village of Calverley and I joined the cricket team - though I suspect my cricketing days may be numbered with the arrival of baby number two!

Life moves on and we need different things from it. Some of us need extra bedrooms, others may be ready to downsize, and some need an income from their property. As always, affordability is the key to making it happen. That's where an independent advisor can help you find a solution - remember, I'm always happy to talk.

Inside...

Cash - save it & get your hands on it with responsible remortgaging.

Getting your house 'sale-ready' - is your house someone else's dream home?

Red alert - don't be caught out by what's happening with interest rates and the latest shifts in legislation.



www.thornhillsolutions.co.uk

Cash - save it, release it with a remortgage

A remortgage is when you pay off one mortgage with another, taken out on the same property. People remortgage for all kinds of different reasons.

Would you like to reduce your monthly outgoings?

Are you wondering how to afford university fees for your children?

Do you need a cash lump sum to improve or extend your home?

Do you think there's no point changing your mortgage because you'd have to pay a penalty for leaving before a certain date?

Are you thinking about letting your home or any other property you own?

If you answered YES to any of these questions, then please ring me to chat through your options. You'd be amazed at how often there's an affordable solution.



Don't get caught out! Lenders are tightening up their criteria on interest-only loans. It's becoming harder and harder for people with interest-only mortgages to switch lenders or remortgage. Call me to see what's possible. NB these interest-only changes don't affect buy-to-let mortgages.



Do you let out your family home or have a portfolio of rental properties? Make sure you protect yourself against tenants who don't pay their rent. Rather than pay for insur and credit checks with each new tenant.



Men and women really are equal. The EU Gender Directive says so. Insurance companies will no longer be allowed to base your insurance premiums on your gender. Accepted opinion is that there's going to be an across-the-board increase in premiums. So if you need insurance, take it out now!

Q Where can I go to get information about what my house is worth?

A The best thing to do is invite a local estate agent with excellent knowledge of the property in your area to come and value your house. However, if you just want a quick idea and aren't ready to call in the estate agents, www.zoopla.co.uk is a useful website.

Q I'm looking to buy a new house and find myself wanting more information about houses for sale than is available on the standard estate agents websites. What can you recommend?

A If you don't mind a bit of geeky technology, try downloading the software from www.property-bee.com. Lots of extra information will become available. But you do need Mozilla Firefox as your browser.

Please note that these articles are based on personal opinion and people are recommended to seek independent financial advice when reviewing their mortgage.

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

Thornhill Solutions Ltd prefers not to charge a fee as we are usually paid commission by the provider. However, as we are independent you do have a choice whether to pay a fee for the mortgage advice we provide or not. Typically this would be 0.3% of the loan amount and any commission received would be refunded back to you.



Make your home 'sale ready' - remember, you're selling them a lifestyle. Picture and tips courtesy of the home staging experts at www.propertypotential.com

Top tips for making Your house sale-ready

When you've made the decision to sell up and move on, it can be a real blow to find yourself without any offers. So how do you get your home on the top of everyone's list? Now's the time to get smart and get your home 'sale ready'. A little money spent now could prevent you from having to drop your price further down the road.

- Define each room so buyers can see exactly where they can entertain, dine, study and play.
- Neutralise colour schemes.
- De-personalise & de-clutter. Take out just enough so buyers are not distracted from seeing themselves

living there and pack away anything that disguises the full space available.

- Clean like never before - especially the kitchen and bathroom.
- DIY - finish all those little jobs.
- Lighten up - let in as much natural light as possible.



Julian is one of the few mortgage and insurance providers that I trust. I would definitely recommend him unreservedly.
Hazel Kershaw-Solomon



There's talk that the Bank of England may cut interest rates. But there's little sign of lenders lowering their standard variable rates. In fact, some have increased them. If your mortgage is on a standard variable rate, now's a good time to review.