

Let us help you if you have an Adverse Credit History...



Adverse Credit History?

A poor credit rating can be a major barrier to getting a mortgage, but the good news is, there are lenders who are prepared to help those whose applications may be refused elsewhere. It might not seem fair but even having a big deposit in place and a decent salary isn't enough to guarantee you a mortgage, if you have a poor credit history.

Banks and building societies are cautious about who they lend to, so they always check credit reports carefully to see if potential mortgage customers have defaulted on any debt payments in the past. They will also look for any County Court Judgments (CCJs) against you, or if you have ever filed for bankruptcy. In any of these scenarios apply, the chances are you won't be eligible for some mortgage deals that are on offer – even if your financial problems occurred in the past few years.

There are some mortgages however, which are specifically designed for those whose credit history is far from perfect. Our team of expert Advisers will give you advice about the most appropriate mortgage and/or lender to apply to. As fully independent brokers we will look at all the options available to you.

If you think you may have a poor credit history or an adverse credit rating, you can obtain a free credit report from one of the following.

www.experian.co.uk

www.equifax.co.uk

www.clearscore.com

www.creditkarma.co.uk

Once you have your report, email it to us at info@swmortgages.com giving details of the type of mortgage you require and your personal circumstances, and one of our specialist advisors will be in contact to discuss your specific situation.

Contact Us

For further details about the mortgage and protection products we offer as a fully independent mortgage broker, or any other mortgage information, book your FREE CONSULTATION with one of our expert Mortgage and Protection Advisers.

Bristol Mortgages Online	www.bristolmortgagesonline.com	Tel 0117 325 1511
Bath Mortgages Online	www.bathmortgagesonline.com	Tel 01225 584 888
Weston Mortgages Online	www.westonmortgagesonline.com	Tel 01934 442 023
Exeter Mortgages Online	www.exetermortgagesonline.com	Tel 01392 690 888

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