the MORTGAGE HUB



Our 12 Step Plan to **Confidently** secure the **Right Mortgage** and **Protection Solution**

This plan can result in our clients sourcing and securing on average, the most suitable mortgage offer within 9 days of the mortgage application.



the MORTGAGE HUB

Scan the QR code for
more information about us

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Introduction

Buying a home is one of the biggest financial decisions you'll make in your life, and it can sometimes seem a daunting experience.
Where do you start!?!

Finding a mortgage could be easy.... Securing the right, competitive mortgage isn't.

This plan will help you understand what you need to consider before securing a mortgage, along with the preparation needed before making an application. Following our 12-step plan, you can achieve the most competitive mortgage, securing finance that fits within your current financial position and is organised within the shortest amount of time.

Here's the formula for securing the right mortgage at the most basic level.

By employing the services of an experienced expert mortgage & protection professional, the more options you will have.

Securing the right, competitive mortgage requires detailed understanding and experience of the mortgage market. It's not just about the headline rates. You need to dig deeper and be aware of the terms and conditions attached to the deal. Knowledge of lender guidelines ensures your financial requirements meet the lender's expectations. It's important that you have a clear, concise, strategic approach to your mortgage sourcing. This plan gives you that. The trouble with navigating the mortgage market can be the vast differences in lender assessment and underwriting criteria. The differences in approach to circumstances and situations can be so widespread and diverse only a few buyers may secure a competitive headline rate suitable to their aims and needs. Finding someone who has a clear plan in place to help and assist you is of paramount importance.

Not all brokers will have access to the whole mortgage market, they may have little experience and expertise, they may charge excessively high fees. If they don't have the plan, knowledge, or experience, you might be left wondering if you have secured the most competitive mortgage available to you at that moment in time.



Last year The Mortgage Hub helped over 800 local residents buy or remortgage their home!

Step One
Financial Information

Before you even approach a lender, you need to make sure you have all your ducks in a row! In some instances you might need to delay any application until your financial position is strong enough so as not to create problems with your application. This is where advice can prove invaluable.

Whoever you approach for a mortgage is going to ask you for lots of financial information and history - **BE PREPARED!**

Mortgage lending is very much budget-driven. Your income and expenditure will be scrutinised before you are offered a mortgage.

Make sure you have collated and prepared the following information in readiness for your online application or face-to-face meeting.

- Proof of Name ID, e.g. Passport or Driving Licence.
- Proof of Address ID, e.g. recent council tax, utility bill or bank statement
- Employment history.
- Proof of Income – If employed, this could be payslips and P60. If Self Employed, this could be accounts or tax assessment returns.
- Recent Current Account Bank Statements.
- Details of any loans, credit card and credit commitments.
- Any childcare costs.
- Proof of deposit may be savings or gift letters.
- Latest mortgage statement.
- Details of any current life insurance, illness insurance and home insurance policies.



The more organised you are at this stage, the less stressful it will be later on.



Step Two

Arranging an Advice Meeting

In this highly competitive world, there are many ways to obtain information about the mortgage market.

Online

A quick Google or AI search will show thousands of web pages offering information and advice about the current mortgage market. Some would-be buyers find this helpful, while others find it confusing and daunting. You can secure a mortgage online without meeting anyone by simply completing an online application and providing the necessary documents. Your application then becomes an automated process using electronic communication to keep you up to date or request additional information.

Your local bank or building society

This was once the only way to secure a mortgage, and unlike today, it was the manager who made the decision and decided if they would grant you a mortgage and at what rate, depending on your history and the time you had been banking with them! Things have changed. The adviser you meet with should be knowledgeable about all the different mortgages their bank can offer you, help and assist you in applying for a mortgage with them, and ensure that your application is processed quickly and efficiently. They will only offer advice about the mortgage and rate they have on offer. They will not be able to compare against other lenders. They will often not help you throughout the whole home-buying journey or let you know if more suitable deals become available.

A Professional Mortgage & Protection Adviser

A fully qualified mortgage adviser should have knowledge of the whole of the market. They should have access to the vast majority of lenders and, using specialist tools and software will have platforms that are updated daily, informing them of the latest deals that the majority of lenders have on offer. The adviser you meet with should be knowledgeable about all the different mortgages the marketplace has to offer you, help and assist you in applying for a mortgage, and ensure your application is processed quickly and efficiently. A good mortgage adviser should be able to guide you throughout the whole home-buying journey, as well as ensure you have the right finance in place.

Only you can decide how you want to secure a mortgage, but our advice is to find someone you are comfortable talking to who has access to the whole marketplace. This is the best way, in our opinion, to secure the right competitive mortgage.

Step Three
The First Appointment

Be prepared and bring with you all of the information you gathered together in Step One.

Most advisers should be able to offer you a telephone appointment, a virtual video meeting or a physical appointment at their offices. Simply decide what suits you best.

This meeting will essentially be a fact-finding meeting for you and the adviser to get to know each other. Try to be precise and specific and outline exactly what you are looking to achieve.

Your adviser is on hand to guide you through the home-buying journey. What does the Solicitor do? What is the difference between a survey, a valuation, and a search? Your adviser will be able to help you understand the options available to you, discuss the costs, and work through your budget. By understanding your circumstances, your aims, views, and preferences, they will be able to guide you through many different lenders and the range of products they offer.

Be honest with the adviser and be prepared to disclose your financial situation, including the good and the bad points. Anything hidden will come to light when your application is processed, and this can go against you, so disclose it now. This will help the adviser place your application with the most suitable lender. This is one of the main advantages of dealing with an adviser who has access to the whole marketplace.

The Mortgage Hub team are the safe pair of hands to assist with your journey. They really do become the puppet masters, pulling all the strings to look after you from start to finish and beyond!

Top Tip:

Do not bring screenshots of documents because the lenders will not accept them.

Also, allow enough time to have a serious conversation with the person you are meeting



Step Four

The Agreement in Principle (AIP)

Now that your adviser knows all about you, and you know all about them. Together, you will have determined how much you need to borrow and which lender is likely to be most suitable.

Your adviser can make a provisional approach for your mortgage and obtain an Agreement in Principle (AIP) or 'Mortgage Certificate'. An AIP or Mortgage Certificate provides you with the peace of mind that a lender has provisionally agreed, in principle, to lend you the money you need to buy a property. This is not an offer or a guarantee, but it is the crucial step to ensuring you have the confidence to look at buying a property.

An AIP will show an estate agent that you are serious and able to afford the property you are looking at. They will not always agree to allow you to view or offer on a property unless you can provide this proof of mortgage.

Be realistic about what you can afford. You must never overestimate your earnings to help you buy a property.

If you don't have enough income to meet the repayments, you could risk losing your home and having a bad credit record. It is a criminal offence to deliberately give false information to your mortgage adviser or lender to obtain a mortgage.

Rejected by the High Street lenders? There may be lenders that can still help.
Some lenders might not lend to you. If your personal circumstances are out of the ordinary, or you have a poor credit history for example. But there are lenders that may still help you and take a view in these situations. They take individual circumstances into account when assessing an application and make human, case by case decisions.

At this point, many lenders will carry out a credit check as part of their assessment. Often this is just a soft credit footprint which has no impact on your credit score. If you are unsure about your credit history or want to review what the lenders can see, you can use checkmyfile which shows all the information from the main credit reference agencies.

Do you need a copy of your credit report?

checkmyfile

Feel free to scan the QR code to obtain a copy of your credit check

Step Five

Protect Your Future

Buying a home is likely to be the biggest financial commitment you will ever make, the next step is to think about protecting your home and family. The mortgage isn't usually the only payment you need to make each month. What about covering everyday bills and expenses? Utility bills, food shopping, travel costs, childcare... the list goes on.

It's not a pleasant thought, but.....

How would one partner cope financially with the death or a sudden life changing illness of the other? Could you cope with maintaining your current bills and lifestyle? Could you continue to raise your family? What would you like to happen if tragedy became your reality?

In the current economic climate, it's even more important to consider protecting yourself and your family. Protection products can help provide financial peace of mind when it's needed most. They're designed to provide you with a cash sum or continue a monthly income. They are payable, for example, if you die or are diagnosed with a terminal or specified critical illness during the policy term and are eligible to claim.

It is important to make sure that you use an experienced adviser who can tailor a bespoke package to suit your needs, circumstances and budget. The cheapest monthly quote isn't always the best!

Depending on the products chosen, they could help you to:

- Maintain your standard of living
- Pay your monthly bills and meet your daily living costs
- Pay off your debts
- Afford to stay in your home rather than lose your assets.

How much will it cost me?

Premiums are based on:

- Your age
- How long you want cover to last
- Other factors, such as current health conditions and whether you smoke

Usually, the younger you are, the less you'll pay.



We all want security for our future, a chance to maintain the financial stability we have worked so hard for. We don't know what is around the corner. That's why it's so important to look ahead and plan for all eventualities. Not just death. 61% of our clients who we arranged protection for chose to also protect themselves and their families in case of a loss of income or an illness.

Home Buying Costs Planner

This page helps you understand the one-off costs and funding involved when selling and buying a property. Completing this alongside your budget planner allows your adviser to give clear, accurate guidance before you move forward.

1. Selling Details (If Applicable)

Complete this section if you are selling an existing property.

Selling Details	Amount (£)
Estimated Sale Value	£
Current Mortgage Balance	£
Estimated Equity Available	**£**

2. Sale Costs

Typical costs associated with selling your current home.

Sale Costs	Amount (£)
Estate Agent Fees	£
Solicitors / Legal Fees	£
Other Selling Costs	£
Total Sale Costs	**£**

3. Buying Costs

These are common one-off costs when purchasing a property.

Buying Costs	Amount (£)
Solicitors / Legal Fees	£
Stamp Duty (if applicable)	£
Survey / Valuation	£
Removals	£
Furnishings / Initial Setup	£
Other Buying Costs	£
Total Buying Costs	**£**

4. Additional Funds Available

Funds you may be using alongside equity and mortgage borrowing.

Additional Funds	Amount (£)
Savings	£
Gift (Family / Third Party)	£
Inheritance	£
Other Funds	£
Total Additional Funds Available	**£**

5. Purchase Property Funding Summary

This section brings everything together to show how your property purchase will be funded.

Purchase Funding	Amount (£)
Deposit	£
Mortgage Required	£
Total Funds Towards Purchase	**£**
Retained Funds	**£**

This planner is provided by Green & Co Mortgage Hub to support clear, practical conversations around moving costs and funding a property purchase. Your adviser will confirm which costs apply to your situation and how they may impact your overall borrowing.

Household Budget Planner

1. Net Income (Monthly)

Income Source	Amount (£)
Applicant 1 – Net Income	£
Applicant 2 – Net Income	£
Other Income (bonuses, benefits, maintenance, etc.)	£
Total Net Household Income	**£**

2. Essential Outgoings (Monthly)

Must Pay	Amount (£)
Council Tax	£
Utilities (Gas, Electricity, Water)	£
Mobiles / Internet / TV Packages	£
Car Fuel & Maintenance / Transport	£
Food & Groceries	£
Credit Cards	£
Loans (Personal, Car, Student, etc.)	£
Ground Rent	£
Service Charge	£
Childcare	£
Maintenance Payments	£
Total Essential Outgoings	**£**

3. Non-Essential Outgoings (Monthly)

Lifestyle & Luxury	Amount (£)
School Fees	£
Hobbies / Clubs / Subscriptions	£
Clothing	£
Social Costs (Eating out, entertainment, etc.)	£
Other Significant Outgoings (please specify)	£
Subtotal – Non-Essential Outgoings	**£**

4. Summary

	Amount (£)
Total Net Household Income (1)	£
Total Essential Outgoings (2)	£
Total Non-Essential Outgoings (3)	£
Estimated Monthly Disposable Income	**£**

5. Budget for Mortgage & Protection

Planning Area	Amount (£)
Monthly Mortgage Payment	£
Buildings & Contents Insurance	£
Life Insurance	£
Critical Illness / Income Protection	£
Other Property or Protection Costs	£
Total Budget for Mortgage & Protection	**£**



Step Six
Finding Your New Home

You have now sought advice, your mortgage is agreed in principle, you know your budgets, and you are ready to go. Now, it's time to find your home.

This is the exciting, fun part – it's not every day you get to mooch around other people's homes!

You should have the confidence to view knowing you are able to afford the property.

Your mortgage adviser should be able help you with booking viewings and also with making offers.

Your adviser should have the skills and expertise to negotiate on your behalf and can provide all the support required to secure your home.

The Mortgage Hub team can assist, advise and arrange your mortgage & protection solution regardless of which selling estate agent you buy your home from. You don't have to buy with our sister company Green & Co Sales. In fact, over half of the mortgages we arrange are bought via an agent other than Green & Co.



Viewing Checklist

Outside

- ☐ Age
- ☐ Condition of Brickwork / Render
- ☐ Loose Roof Tiles
- ☐ Chimney
- ☐ Parking
- ☐ Front Garden / Driveway
- ☐ Aspect of Front / Rear Garden
- ☐ Sign of Knotweed
- ☐ Drains / Gutters? Blocked / Leaking
- ☐ Condition of Windows / Doors
- ☐ Any Large Trees Close to Building
- ☐ Manhole / Utilities access?
- ☐ Rear Access
- ☐ Garage / Shed / Other / Outbuildings
- ☐ Garden Overlooked
- ☐ Neighbours

Inside

- ☐ Cracks in Walls / Ceiling?
- ☐ Flooring / Carpets
- ☐ Decoration
- ☐ Fitted Cupboards
- ☐ Built-in Storage Space
- ☐ Space for Furniture?
- ☐ Lights all Working?
- ☐ Any exposed Wires?
- ☐ Home Security Alarm
- ☐ Smoke / Carbon Monoxide Detectors
- ☐ Quality of Any recent works?
- ☐ Suitable number & Location of Power Sockets
- ☐ Any signs of Damp/Mould/Condensation/Pests
- ☐ Loft access and insulation
- ☐ Fireplaces working / Gas / Electric? Working?
- ☐ Curtains / Blinds Working?
- ☐ Age of Electrics / Central Heating / Plumbing
- ☐ Location of Stop Cock / Gas / Fuse Switch Board
- ☐ Privacy from Street front and Garden
- ☐ Locks on Windows / Doors
- ☐ Fixtures & Fittings to be left behind?
- ☐ Condition of Boiler - Tank or Combi?

Local Area

- ☐ Transport Links
- ☐ Parks / Green Spaces
- ☐ Nearest Shops / Restaraunts
- ☐ Community Hubs / Clubs
- ☐ Any Local Planning permissions
- ☐ School Catchments
- ☐ Streetlights?
- ☐ Mobile Network / Internet Availability
- ☐ Flooding History & Risk
- ☐ Rat Run / Through Fare / Emergency Vehicles



Viewing Checklist - Continued

Kitchen

- ☐ Fitted White Goods - Included? / Condition?
- ☐ Space for Non Fitted White Goods
- ☐ Condition of Units / Cupboards - Space / Access
- ☐ Gas or Electric Oven / Hobs?
- ☐ Flooring?
- ☐ Space for Dining / Chairs
- ☐ Size of Fridge / Freezer
- ☐ Water Pressure from Taps
- ☐ Extractor Fans?

Bathrooms / Toilets

- ☐ Toilet Flushes?
- ☐ Type of Shower
- ☐ Window / Extractor Fan
- ☐ How long does it take for hot water to come?
- ☐ Shaver Sockets
- ☐ Water Pressure from Taps
- ☐ Condition of Sealant / Grout
- ☐ Mould / Damp

Bedrooms

- ☐ Space for Beds - Single / Double
- ☐ Built in Storage or Space for Wardrobe / Cupboards
- ☐ Power Sockets

How do I feel about this home?

What if anything am I compromising on?

Step Seven
The Second Meeting ~ The Application Appointment

You've found your home! Your offer has now been accepted! Congratulations, now it's getting serious!

Your mortgage adviser will likely want to arrange a follow up meeting to review your options again, to top and tail their recommendations, help you make final decisions and finalise your application.

The mortgage market is ever-changing; there may be a different lender or mortgage available that wasn't there at your first meeting. If there is a more suitable option available with a different lender now that you have found a home to buy, then your mortgage adviser will want to ensure you have the right finance. The AIP arranged earlier in the process doesn't tie you to a specific lender; you are still able to look at the whole market again, another benefit of using the services of a broker.

At this stage, you will need to supply up-to-date documentation, and your adviser will need to ensure that your circumstances have not changed since the AIP was agreed. It may seem obvious, but it's important to make sure your situation remains as unchanged as possible throughout this process. There are examples of people taking on extra loans or changing jobs between the AIP and the second meeting. If your circumstances change, this can affect the advice and available options. Therefore, we would always suggest discussing the impact of changes with your adviser as soon as you know they are going to happen.

Your mortgage adviser will now look to make the necessary applications for your finance, potentially instruct solicitors, arrange a survey, and ensure you have the suitable package to protect your home and mortgage.

On average, it takes The Mortgage Hub less than 9 days from submitting an application to receiving your mortgage offer.



Step Eight
The Survey & Valuation

A mortgage lender will want to assess the property you have decided to buy. They will want to make sure it is worth the price you have agreed to pay and that the condition and style are acceptable to lend against. In modern times, this may not always be a physical assessment. It may be automated using specialist software or an external or 'desktop' appraisal.

A mortgage valuation is not a survey – a mortgage valuation is for the lender's purposes only, and they are not obliged to share any of the information in the report with you the buyer.

Around 50% of mortgage valuations are now completed without a surveyor physically attending the property.

According to research by the Royal Institute of Chartered Surveyors (RICS), buyers who didn't purchase a home buyer survey faced on average £5,750 worth of repairs not budgeted for.

The importance of having a physical inspection when buying a property.

A RICS Level 2 or 3 Survey Report is crucial in the property buying process as it provides a comprehensive assessment of a property's condition. It helps identify potential issues like structural defects, dampness, and other hidden problems that may not be apparent during a simple visual inspection. This report can influence decision-making, but negotiations can deal with an issue rather than bury it. It also allows for budgeting by giving a clearer understanding of the property's condition and the potential costs of repairs or maintenance.



In essence, a physical survey provides a more comprehensive assessment of the property's condition. It is also a valuable tool for making an informed decision and avoiding unexpected expenses or post-purchase regrets.

Feel free to scan the QR Code for more information.

Step Nine
The Mortgage Offer

Mortgage Lenders have a regulatory obligation to establish that you can afford the mortgage. Underwriting checks are carried out - some of these checks are automated, but we still live in an age where decision-makers work behind the scenes before your mortgage is approved.

Most Lenders prefer cases to be fully packaged before making a decision. This is why it is essential to provide all the information as early as possible in the process.

At The Mortgage Hub, our advisers are well-versed in ensuring the mortgage is presented in the best light possible, both to ensure the lender will look favourably at your application and to ensure the mortgage is offered as quickly as possible. On average, our application-to-offer turnaround is as quick as 9 days.

Most Lenders issue mortgage offers that are valid for 6 months, appreciating the process of buying a property can sometimes be quite elongated. Factors that affect how quickly the process takes include the service of the selling agent, the solicitors and the number of links in the chain.





Step Ten
Conveyancing & Sale Progression

Your solicitor is responsible for carrying out all the conveyancing work, but you can at least rest a little easier knowing the finance is in place.

At The Mortgage Hub, our experienced team will support you from the beginning to the end. We spend many hours on each sale in this part of the process, so you need to know we have your back and keep you fully informed throughout.

What happens if rates change? Your Mortgage Hub adviser will monitor rates and discuss with you the options available if rates improve. Remember: Making changes to your mortgage after an offer can result in an alternative lending decision, so this will be fully discussed with you as to the viability of making changes further down the line.

We can recommend the services of some excellent local legal firms that can ensure your purchase goes through as quickly as possible. Please scan the QR code for more information.



Step Eleven
Completion

Just before you move in, your Solicitor will exchange contracts, and have agreed on a legal completion date.

This is the day you pick up your keys! Exciting times indeed!

Your solicitor will want to ensure that they have cleared funds on the day of completion. They will, therefore, ask you to transfer your deposit monies and will start your mortgage a day or two before the completion date.

Your finance is now up and running, and any associated protection policies will also have been placed "on risk" and "in force".

If you have chosen our package, our admin team will take care of all of this for you, meaning it's another thing you don't need to worry about sorting yourself.

Your first payment is usually due the month after completion. The first payment can sometimes be higher than the normal payment. This is because the first payment pays for a full month plus any interest that accrues in the preceding month.





Change of Address Checklist

Personal Documents

- ☐ Electoral Roll
- ☐ Driving Licence
- ☐ Vehicle Registration
- ☐ HMRC/Inland Revenue
- ☐ Employer

Finances

- ☐ Bank
- ☐ Building Society
- ☐ Car Finance
- ☐ Store Cards
- ☐ Credit Cards
- ☐ Personal Loans
- ☐ Student Loans
- ☐ Savings / NS&I / Bonds
- ☐ Pensions
- ☐ Charities
- ☐ Paypal
- ☐ Amazon

Health

- ☐ Local GP
- ☐ Dentist
- ☐ Optician
- ☐ Gym

Insurance

- ☐ Home Insurance
- ☐ Contents Insurance
- ☐ Car Insurance
- ☐ Mobile Phone Insurance
- ☐ Life Insurance
- ☐ Pet Insurance

Utilities

- ☐ Council Tax
- ☐ Gas
- ☐ Electric
- ☐ Water
- ☐ Mobile Phone
- ☐ Internet
- ☐ TV
- ☐ TV Licence

Other

- ☐ Vet
- ☐ School
- ☐ Royal Mail Redirect
- ☐ Internet or TV Subscriptions

Step Twelve
Re-mortgaging

If you think this is the end of things, then think again!

Typically, you will have chosen an initial benefit period for your mortgage, which may be 2, 3 or 5 years. As you come to the end of your initial benefit period, you will need to think about what to do next. Your lender and adviser will reach out to you to give you the opportunity to chat through your available options again – we return to step 2.

In the future, you may look to change to a new lender. This may be because you are offered a better interest rate or because you want to amend the set-up of your mortgage, i.e., borrow more money, extend or reduce the term, or change the preferred repayment method.

Many lenders will offer incentives to move your mortgage to them, such as free legal representation. When remortgaging, some legal work is always required, along with carrying out similar underwriting checks to when you originally bought the property. There are also always some costs involved. The usual turnaround for a remortgage is around 4-6 weeks, this is subject to individual lender requirements as timeframes can vary between lenders.

The Mortgage Hub are here for you whenever you need us. We have clients who choose to stay with us for years and return for advice many, many times. Who recommend us to family and friends. This is because we truly care about all our clients and have formed lasting, life-long relationships by being by their side, being the crucial guide and support during what can sometimes be a stressful and daunting time."

48% of the mortgages we secured last year were for returning and recommended clients.



Summary

Whether you are buying for the first time or moving home for the umpteenth time, buying for investment purposes, or utilising government home purchase support schemes, financing an extension or want to pay a lump sum off your mortgage. If you have complex income needs or are a professional we will be able to tailor a solution to suit your needs and lifestyle.

We are the helping hand you can rely on to ensure your mortgage goes as smoothly as possible.

On average, we arrange around over £14,000,000 in mortgage borrowing a month and handle around 800 mortgages a year. Our team of advisers has over 100 years of advice experience between them, and our clients will usually expect to receive their mortgage offer within nine days of the initial application.

48% of our clients have either been recommended or have used us before. To achieve these figures, we know and understand the importance of following a plan that ensures that enough background information and planning has been carried out well ahead of an application being submitted.

Our local High Street based Mortgage Advisers have access to an unrestricted range of mortgages, which means they have access to many different banks and building societies to ensure you get the most competitive mortgage. They often get exclusive deals that might not be available directly with the lender or another mortgage adviser, which means you have more choice and more options.

48% of those we help are buying for the first time!
52% have bought before but still rely on us for help and guidance on their journey.

Google Reviews

We'd love to help you in the same way we helped these clients.

Adrian Hunt ✓
5 days ago
★★★★★
Handled our re mortgage quickly and efficiently.

Explained all the options and answered any questions that we had throughout the process.

Google

Michelle Williams ✓
5 days ago
★★★★★
Thank you so much to the great team at The Mortgage Hub for making our recent house purchase a pleasant and easy experience. We are extremely grateful to Mandy for going above and beyond. Our mortgage, home insurance and life cover were all dealt with, which was a huge help.
Thanks again,
Michelle and Alan

Google

Brent Aston ✓
8 days ago
★★★★★
Mandy Brown has yet again come up trumps for me when buying a property! Finding a mortgage that matched what I needed over the timeframe I wanted. Thank you.

Google

Rohan ✓
1 month ago
★★★★★
Brilliant service as my mortgage broker, Kirsten was incredibly knowledgeable and responsive with all of my questions and made the process so smooth and easy for me as a first time buyer, highly recommended.

Google

Bharat Pathania ✓
2 months ago
★★★★★
Adam and his team were brilliant. They helped me in sorting two mortgages and provided me with the best advice. Very efficient and followed their timescales. They did all the chasing and updated me as promised. This house wouldn't have been possible without all their help in the background. Thanks for all your help team.

Google

Fitzalbert Meikle ✓
1 month ago
★★★★★
Adam Bettson, is amazing we have used him to sort out our mortgage deals for the past 14 years, I would use no other and would recommend him to anyone.

Google

Harry Walters ✓
2 months ago
★★★★★
Always a brilliant and smooth process with this team. Hugely impressed with Adam in particular due to his professionalism, approachability and detemination to find what is best for those he is working with.

Google

Badejo Omoniyi ✓
3 months ago
★★★★★
Thank you Kristen for your top notch professionalism in securing us our mortgage and appropriate insurance.

Google

Mr Dunk ✓
1 month ago
★★★★★
Green and Co Estate Agents was very helpful in every step of the way for me to get my first property.

Google

Scan the QR code to view our latest live Google reviews





The Mortgage Hub @ Green and Company

If you would like to talk to a member of our team about implementing our tried and tested plan to secure a mortgage, simply give us a call, email us or scan the QR code to contact one of our advisors directly to request an appointment

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Scan the QR code to meet our amazing team

Green & Company Financial Services AND The Mortgage Hub is a trading style of Green & Company (FS) Limited, which is an Appointed Representative of Stonebridge Mortgage Solutions Ltd. and is authorised and regulated by the Financial Conduct Authority. We are entered on the Financial Services Register under firm reference number 752964.

Your home may be repossessed if you do not keep up the repayments on your mortgage.

You may have to pay an early repayment charge to your existing lender if you remortgage.

As with all insurance policies, conditions and exclusions will apply.

The cost of this insurance depends on several factors, such as your age, where you live and your occupation. As a result, the cost you will pay is based on your own circumstances.

There may be a fee for arranging a mortgage, and the precise amount will depend on your circumstances. Our typical fee is £399, payable on mortgage application. There is no charge for an initial consultation.

This guide was updated in May 2026. The figures quoted are at the time of writing.