

# Financial Consultants

Below is a list of independent mortgage consultants who have vast experience of low cost home ownership schemes. They should be able to offer competitive interest rates for your initial purchase and can also help you through the process of your remortgage and further advance.

## Clark Marshall Associates Ltd

CMA House, 5 Summer Hill Road  
Dartford, Kent, DA1 2LP  
Tel: 01322 223331  
Fax: 01322 223332  
Email: info@clarkmarshall.co.uk

Our staff have a wealth of knowledge in the mortgage market and are able to advise and recommend a mortgage scheme to meet your personal needs. We treat each client as an individual, tailoring our service to meet your requirements. As Independent Financial Advisors we can search the market for fixed, tracker, discount, capped and 100% schemes. Our agreement with L&Q enables us to offer you a no fee service. As a company we pride ourselves on offering an excellent service, guiding you through the transaction from the initial appointment to the day you move into your new home.

## Keys to the Future

Mortimer House, 40 Chatsworth Parade,  
Petts Wood, Kent, BR5 1DE  
Tel: 01689 829100  
Fax: 01689 829555  
Email: nicholas@kttf.co.uk

At Keys to the Future we have a wealth of experience spread over 20 years in the mortgage market. We specialise in Government funded schemes. We have helped thousands of clients move through the system into their new home. We pride ourselves on the service and the attention that we give to clients, making sure that they will fully understand where they are along the ladder. Our dedicated advisers would be happy to discuss with you any questions that you might have, helping you get a better understanding of the scheme you are applying for. We understand the pressures that you might go through in buying a home and we try to alleviate any stress. Please feel free to email or call us with any questions.

## SPF Sherwins - Independent Financial Advisors

Offices in the City, West End, Canary Wharf,  
Essex, Kent and Surrey  
Freephone: 0800 652 2365  
Fax: 01959 565080  
Email: enquiries@spfsherwins.co.uk  
Web: www.spfsherwins.co.uk

SPF Sherwins are one of the very few Independent Mortgage Advisers who can claim to have specialist knowledge of all low cost home ownership initiatives. We have been working in partnership with Housing Associations over the past 12 years and have a comprehensive understanding of all key worker and low cost housing schemes. Geography is no problem as we operate from 6 offices spread across London and the Home Counties. We are happy to meet you at your home, place of work or our offices, whichever is most convenient for you. Our close working relationships with lenders has enabled us to negotiate a range of EXCLUSIVE mortgage products for all affordable schemes. CONTACT US NOW. Some 100% funding is available on highly competitive terms. **Please Note:** SPF Sherwins may charge you for your financial interview and obtaining your mortgage through them.

## Hurst Independent Financial Services

10 Marchmont Gate, Boundary Way,  
Hemel Hempstead, Herts HP2 7BF  
Tel: 01442 849600  
Fax: 01442 268435  
Email: info@hurstindependent.com  
Web: www.hurstindependent.com

Buying a property will undoubtedly be one of your biggest and most important purchases. It therefore makes sense to choose a mortgage company that puts your interest and your investment first. That's why it's important to choose a truly independent company which provides a totally transparent and professional service. Hurst work closely with London and Quadrant and other leading housing partners has allowed them to develop a true insight into the housing and mortgage market by understanding their views and strategies. This in turn gives us them an unrivalled clear perspective of the marketplace and the opportunities from which, you the buyer, can benefit.

### Note:

L&Q is not an introducer representative for mortgage business. You are not obliged to arrange your mortgage through the above consultants.