

# Testimonials

One of our clients recently re-mortgaged his home and here is what he had to say about dealing with Watts.

"Andrew, I'd just like to take this opportunity to inform you of the excellent service I have received from your company. I have recently re-mortgaged and have dealt with Nancy Chapman. I dealt with her last year and was very impressed with not only her knowledge of her products, but also her customer care. I'm sure you'll agree it's a rare thing to find somebody who not only speaks in plain English in relation to financial matters, but also does what they say they will when they said that they would do it. I dealt with her again this year and again I'm very pleased with the service I got and cannot thank her enough.

I would also like to bring to your attention the service I've had off Pam Williams. She is an absolute credit to your company. She has been kind, friendly and courteous and again has completed everything I've asked her extremely promptly. Nothing has been too much trouble. I'm sure you expect high standards from your staff but these two go above and beyond that hence this email.

As a result of this service I hope to continue to deal with your company for many years to come."

Please pass on my thanks  
Stuart

We recently received some comments from the Bank of Scotland Business Development Manager Paul Ravenscroft - here's what he had to say:

"Bank of Scotland have had a close working relationship with Watts Mortgages since I started back in 2002. The professional approach and attitude of all the staff at Watts is really refreshing and has not only seen their own business grow but also become one of the top Introducers to Bank of Scotland in the North West. It is a pleasure to deal with Andrew and his staff members as they always have their clients best interests at heart."



9 George House, Princes Court,  
Beam Heath Way, Nantwich,  
Cheshire CW5 6GD  
t: 01270 620 555  
f: 01270 620 444  
advice@watts-ifa.com

Watts Mortgage & Financial Services is an appointed representative of Sesame Ltd, which is authorised and regulated by the Financial Services Authority.

There will be a fee for mortgage advice. The precise amount will depend upon your circumstances, but we estimate that it will be £295.00.

The FSA does not regulate some forms of Buy to Let mortgages

## Meet the team

*Kelly Greatholder is one of our team of Specialist Mortgage Advisers*



### Her Background:

Kelly began her career at the age of 19 working for The Royal Bank of Scotland. She then progressed her career as a qualified Financial Adviser within the Building Society Sector. After achieving personal success, she decided to specialise in one field and made the move into the mortgage market.

Before making the move to Watts Mortgage and Financial Services Ltd, Kelly worked for two local estate agents, Countrywide and Heywood's. Joining Andrew and his team gave Kelly the opportunity to develop her core mortgage skills further and also to specialise in Buy To Lets and Investment Portfolios for her clients.

Since joining Andrew and his team over 2 years ago, Kelly has developed a large client base and prides her success on client recommendation and building relations with external contacts.

When Kelly is not at work you may see her participating in half marathons, and enjoying some relaxation time at her husband's cricket club doing the traditional cream teas!

### Kelly's thoughts on the current mortgage market:

"Being an Independent Mortgage Adviser is now more important than ever. With the volatility within the mortgage market, rates can change on a daily basis and that is why it is so essential that our clients get personal advice based on their individual circumstances.

Now is a good time for Buy To Let clients who want to build the right investment platform. It is important though that we review with them their investment strategy to cover rental voids and to ensure that they have a balanced business approach to investing."

Contact Kelly on 01270 620555 or  
E Mail her at [kellyg@watts-ifa.com](mailto:kellyg@watts-ifa.com)

Your property may be repossessed if  
you do not keep up repayments on  
your mortgage

## Win a Magnum of Champagne

*We have a magnum of champagne to give away!*

We are keen to hear your feedback on our Watts Newsletter. Write to us with your comments on any aspect of the Newsletter – the articles you have read or topics you would like us to cover in the next issue in more detail.

The best submission will be printed in the next edition and the winner will receive a magnum of champagne for their efforts, so waste no time and simply email your comments to [advice@watts-ifa.com](mailto:advice@watts-ifa.com). Don't forget to include all your details!

**GOOD LUCK – Remember someone will win – it could be you!**



# Watts

news

Mortgage & Financial Services



# Don't believe everything you hear in the press!



Don't believe everything you hear in the press. The current mortgage market is more challenging than previous years but here at Watts we have the expertise and experience to help our clients obtain the most suitable deals that are available and in these challenging times it is our experience that is helping our clients.

A number of clients ring me concerned about whether they can still get a mortgage. As an example, at today's date, 24th July 2008, there were 2,837 different house purchase deals available as well as a range of Buy to Let mortgages.

First time buyers can still get 100% mortgages using parents as guarantors and you can still get 90% & 95% mortgages with re-mortgage deals offering a free valuation, free legal fees and no administration fees.

In the current market, my 4 top tips for my clients are:-

**1. Budget** - Knowing how much you can realistically afford for your mortgage is vital. Costing out all your monthly expenditure alongside any changes that may occur can help reassure you that financially you can manage through tougher times.



## 2. Independent

**Mortgage Advice** - Make sure that you get the best advice taken from the whole of the market place by using Watts. You need to make sure that your mortgage advice is personal to you and is with the right lender on the best rate possible for your circumstances.



## 3. Make sure you are Fully Protected

- Despite stretching budgets, you cannot afford at this time to leave your mortgage unprotected. Be that against unemployment, illness or even death. Ensure that if you haven't reviewed this area in some time, then now is a sensible time to do it!



## 4. Maintain your Credit

- It is very important that in order for us to help you, you maintain your payments to your mortgage, loan commitments and credit cards. More and more lenders are using credit scoring and late payments could prevent you from obtaining finance.



A Watts  
Managing Director

**If you are struggling financially then please do not hesitate to contact us. We offer a FREE Budget Review Service for all our clients as part of our on-going service to you. Contact one of our dedicated team of Advisers on 01270 620555.**

**Your property may be repossessed if you do not keep up repayments on your mortgage**

# Watts Group Supports Race for Life 2008

Cancer Research needs the support of all of us if we want to see further medical breakthroughs. This year's Cancer Research Race for Life gave us an opportunity to raise money for a charity which is close to many of our hearts.

The event was held at Trentham Gardens on June 10th which saw 3 of our team, Naomi Marriott, Nicola Cooper and Laura Scrivens all take part in the 5 kilometre run (Pictured on the right with Andrew).

The girls personally raised a superb £415.00 with additional sponsorship from Andrew Watts taking the grand total to £830.00.

Here at Watts we wanted to support the event for those we have lost to cancer and to raise monies to help prevent the illness in the future. It is important that we all raise awareness of this both personally and within the business community.

## Together we will beat cancer

For more information on this event and how to support Cancer Research you can visit their web site at [www.raceforlife.org](http://www.raceforlife.org)



# Are you covered?

*As a Property Developer, it is paramount to me that the people I deal with always provide me with a first class service. Andrew and his team at Watts have always delivered on this, providing me with expert advice in a professional and efficient manner.*

Mr J Beeson

Everyday life has its problems, and accidents can happen. Your home may be burgled, your car may be damaged, or you or your partner may suffer a serious injury, illness or even worse, death.

But your rent or mortgage still has to be paid and loan commitments carry on regardless.

If things do get tough, the last thing you'll need is a growing pile of money problems.

Many of us live day-to-day without thinking about what we would do if the unexpected happened. But how would you or your family cope financially if you were to lose your job or become ill?

What would happen if you or your partner died suddenly? Could you or your family manage without a regular income?

Of course it may not happen and only you can decide whether you're willing or able to take the risk. State benefits may help but most don't start immediately and usually only last for a fixed period of time. You may have enough savings to cover you. But if not, insurance may help.



## But did you know?

### Life Insurance

is about providing some financial security for people who depend on you financially if you passed away. Did you know?

- Today over 1676 people will die in the UK\*
- 61% of adults don't have any form of life cover \*\*

### Critical Illness

is about providing a lump sum should you be diagnosed with a specified critical illness (for example certain forms of Cancer).

- 1 in 4 of all deaths in the UK is caused by cancer \*
- There's a staggering 88% of people with no protection in the UK if they are diagnosed with a critical illness \*\*

### Long Term Income Protection

is designed to replace an amount of your salary in the event that you are unable to return to work over the longer term.

- 2.2 million people of working age will be off work for 6 months or more due to sickness and disability \*

### Accident, Sickness and Unemployment Cover

is about protecting your salary which you need in order to maintain your mortgage and associated bills.

- 1 in 10 people have experienced a period of more than 3 months off work \*

**Whatever the need for protecting your family, yourself or your job, here at Watts we can provide you with the best advice based upon your circumstances so if you would like to talk to one of the Team please contact us on 01270 620555 or E Mail us at [advice@watts-ifa.com](mailto:advice@watts-ifa.com)**

\* Sources Cancer Research 10.07, cover magazine June 2008, DWP 2007

\*\* NOP/Mintel Consumer Insight Jan 2006

\*\*\* Based on a male aged 20 years, non smoker, with £100,000 of cover over a 24 year term provider quoted Friends Provident

*In today's changing market, it is good to know that I have the benefit of a professional, experienced Mortgage Adviser like Andrew Watts looking out for my best interests. Andrew always ensures that I am getting the best deals available within the marketplace for my Property Portfolio and is always on hand personally to deal with me.*

Mr A Girvin

## Case Studies

### 1. £300,000 Re-Mortgage

We were recently approached by clients asking for our help in raising £100,000, to fund alterations to their own property and to raise additional monies to finance the deposits to purchase several Buy To Let properties. This would allow them to build on their existing property portfolio.

Having reviewed their circumstances we managed to re-mortgage their existing residential property to a large high street lender, who allowed them to raise the monies required. The clients are delighted with the advice given to them and that the stress was taken out of the process. They have saved themselves valuable time and effort by using Watts Mortgage & Financial Services Ltd.



### 2. £282,000 Re-Mortgage

A client contacted us as his mortgage was with Northern Rock and it was coming to the end of its deal. Northern Rock were not able to offer him any new products at the end of his existing deal and, as a result, his payments on his £282,000 mortgage were going to increase significantly.

After meeting with one of our Advisers we agreed to research the whole of the market place and managed to secure him a Fixed Rate for 5 years saving the client a considerable amount each month on his payments. The client was happy that we had kept his payments as low as possible whilst giving him stability of payment for the next 5 years.



**LIFE INSURANCE PREMIUMS**  
From as little as **£5.00\*\*\***

**GET 3 MONTHS FREE**  
On our **REDUNDANCY ACCIDENT SICKNESS POLICY**  
via **Sesame Insure**