

What you need to know

Our Services

Helping Guide you on your Journey

Independent Mortgage & Protection Advisers | Isle of Wight



We are Independent Mortgage Brokers:

- Independent, impartial & honest whole of market advice.
- We are local. An Island-based business.
- We will try to help anyone needing a mortgage, including:
 - Self-builds.
 - Equity Release.
 - Buy to Let.
 - Semi-commercial.
 - Holiday Lets.
 - Agricultural & Equestrian ties

**We love
helping people**

**Our Team**

Our team collectively has well over 100-years' experience in financial services.

Each customer has a friendly, dedicated mortgage adviser and administrator assigned to them for their journey. The team work tirelessly for customers and always try to put their needs first.

**Our Qualities:**

- | | |
|---------------|-----------------|
| • Trustworthy | • Experienced |
| • Transparent | • Knowledgeable |
| • Flexible | • Reliable |
| • Honest | • Friendly |



**We build and maintain relationships
with our clients and partners**

www.prospectmortgage.co.uk

Speed of Service:

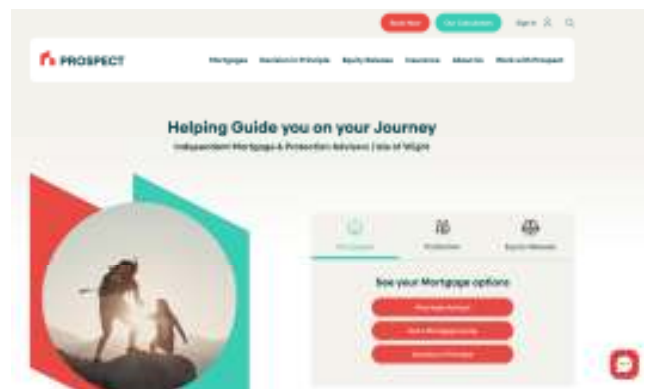
Our experienced team work hard to deliver a good result for our customers, as quickly and efficiently as possible.

Don't believe us?
Here are some facts....

**Prospect Service Levels****Decision in Principle:****24 hours****Average time to
Mortgage Offer:****7 days****Client Reviews**

(Independently verified customer reviews)

**Our service levels and criteria are published
monthly on the home page of our website.**

**We care about our customers and
their outcomes.**

Buying a house is a stressful time. We aim to make the process as simple and stress-free as possible.

Communication is incredibly important. We try to make ourselves accessible to our customers and we regularly update our clients, estate agents and solicitors.

Our goal is to support our clients every step of the way – helping guide them on their mortgage and protection journey.

Our Client Portal

Our Client Portal is available to collect your information at a time that is convenient to you. It makes sharing documents easy and secure. You can sign documents online and it serves as a one stop-shop throughout your mortgage and protection journey.



We offer some mortgage guarantees:

We believe we are good at our job. We have confidence in our advice and recommendations. As such, we expect our mortgage applications to run to completion. However, sometimes, due to unforeseen circumstances (survey issues, change of situations) we offer a six-month window where we can pick a case back up and re-apply on a customer's behalf. There are some terms and conditions related to this, but ultimately this gives our clients confidence. and demonstrates that we treat our customers fairly. We truly are there for the journey!

We offer a full service!

From providing initial advice, arranging a Decision in Principle, through to full mortgage application, arranging protection plans and buildings insurance – we provide a full end-to-end service. If required, through our partnerships, we can also arrange conveyancing arrangements, property surveys and other aspects of independent financial advice.

**PROSPECT**

Prospect Mortgage Services Ltd is authorised and regulated by the Financial Conduct Authority (647962). Prospect Mortgage Services is not responsible for, nor does the Financial Conduct Authority regulate advice given with regard to taxation matters. Your home may be repossessed if you cannot keep up the repayments on any mortgage or other loan secured upon it.

Registered Address:

Prospect Mortgage Services Ltd, The Old Piggery, Cheeks Farm, Merstone Lane, Merstone, Isle of Wight PO30 3DE PMS-WYNTK_Services_2026

www.prospectmortgage.co.uk