

# DTE Financial Planning

**DTE Financial Planning is a local, Bury based firm of Independent Financial Advisers who provide access to a comprehensive range of mortgage products. We help all kinds of clients and whether you are a first time buyer, mover or experienced landlord we are able to research the mortgage market to find the right mortgage product for you.**

We are dedicated to creating a meaningful, long-term relationship that is based on understanding your needs and aspirations. We understand that everyone's different, and that's why our approach is as individual as you are. We also know the financial side of life can be complex and that's why we work hard to explain the house buying process simply to assist you through the transaction.

## **Access to the Mortgage Market**

The mortgage market is vast and constantly changing. As an independent mortgage adviser, we have access to the whole of the mortgage market that is available to intermediaries. That means we are able to find the very best mortgage deals from all of those that are available to us. The service doesn't stop when the mortgage completes, we are also here to help you through your life time with on going help when your needs change or your mortgage deal expires.

## **Additional Services**

As Independent Financial Advisers we can also source the most competitively priced and highest quality insurance products that will protect you and your family should the worst occur. This service is provided in addition to the mortgage advice should you feel the need to discuss these requirements.



## **Fees**

**Our initial mortgage consultation is free, however you may be charged a fee for processing your mortgage should you instruct us to proceed. This will depend on your circumstances and our typical fee is currently £0. If a fee is charged it will be no higher than £500.**

Any income payable by the lender will reduce the fee we charge however no excess over and above will be refunded. For example if we receive £350 from the lender on a mortgage transaction then we would charge the client £150. There are no fees levied for assessing your needs, advising and making a recommendation for you on Critical Illness Insurance; Income Protection Insurance; Mortgage Protection Assurance; and Term Assurance, for these products we will be paid by commission from the insurer.

For further help and advise please contact Phil Whitworth on 0161 767 1400 or email [pwhitworth@dtegroup.com](mailto:pwhitworth@dtegroup.com)

## **Mortgage Risk Warning**

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