



THE KEYS DIFFERENCE

Single Access Solution	We can service all your property finance needs; residential, buy to let, second charge loans, commercial, bridging and development finance.
Worldwide	It doesn't matter where you are we can offer you our full mortgage and insurance service. We can also provide conference call facilities.
Remote Service	We can handle everything by phone, email and post. All documents are returned to you at our cost by recorded or special delivery.
Homebuyers Insurance	Optional homebuyer's insurance on residential property purchases (excludes properties that require major refurbishment). Ask your adviser for details.
DIPs in 48 hours	We aim to provide a Decision in Principle within 48 hours of receiving all the required documentation (subject to the lender).
Fixed Fees	Fixed fees for all loan and mortgage types so you know exactly what you're paying and when.
No Upfront Fees	No fees payable until we have sourced you an appropriate product and submitted your full application.
Lifetime Fees	No further fees payable on remortgages, further advances or product transfers on the same property.
Credit Card Payment	Pay for our services with your credit or debit card – you can even use AmEx and collect your miles!
Electronic Invoicing	Invoices emailed to you upon request ensuring you have all you need for those vital tax returns.
Electronic Signatures	Online signing of our documents using electronic signature software using your PC, tablet or smart phone.