ROXTON WEALTH

THE SERVICES SERIES

Mortgages

Making one of life's biggest decisions feel clearer, simpler and more confident.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Buying a home can be exciting.

It can also be one of the most financially significant decisions you ever make.

Buying a home is about more than a mortgage

The property matters. But the real decision is how it fits your life, finances and future plans. A home sits at the centre of many other decisions.

Family

More space, children, caring responsibilities, school plans and the people you want close to you.

Career

A new job, hybrid working, self-employment, location changes or the flexibility to reduce work later.

Income

Salary, bonuses, commissions, business profits, contract income, maternity or paternity leave and future earning potential.

Lifestyle

Travel, hobbies, social life, home improvements, community, commuting and how you want everyday life to feel.

Protection

The financial impact if illness, injury or death affected the income supporting the home.

Future goals

Savings, pensions, investments, retirement, family support, business plans and the choices you want to retain later.

The right home should not make the rest of your life feel financially smaller.

Understanding the mortgage journey

01 DREAM HOME

You start with the life question. What kind of home do you need? What location works? What space, timing and lifestyle are you planning for?

02 MORTGAGE RESEARCH

Exploring borrowing options, deposit levels, mortgage types, lender criteria, likely costs and the level of monthly payment that feels manageable.

03 AGREEMENT IN PRINCIPLE

Can give an indication of what a lender may be prepared to lend. It can help provide a working budget and help you search with more confidence.

04 PROPERTY SEARCH

Once you have a clearer working budget, you can begin looking for a property that fits your plans, including viewings and surveys.

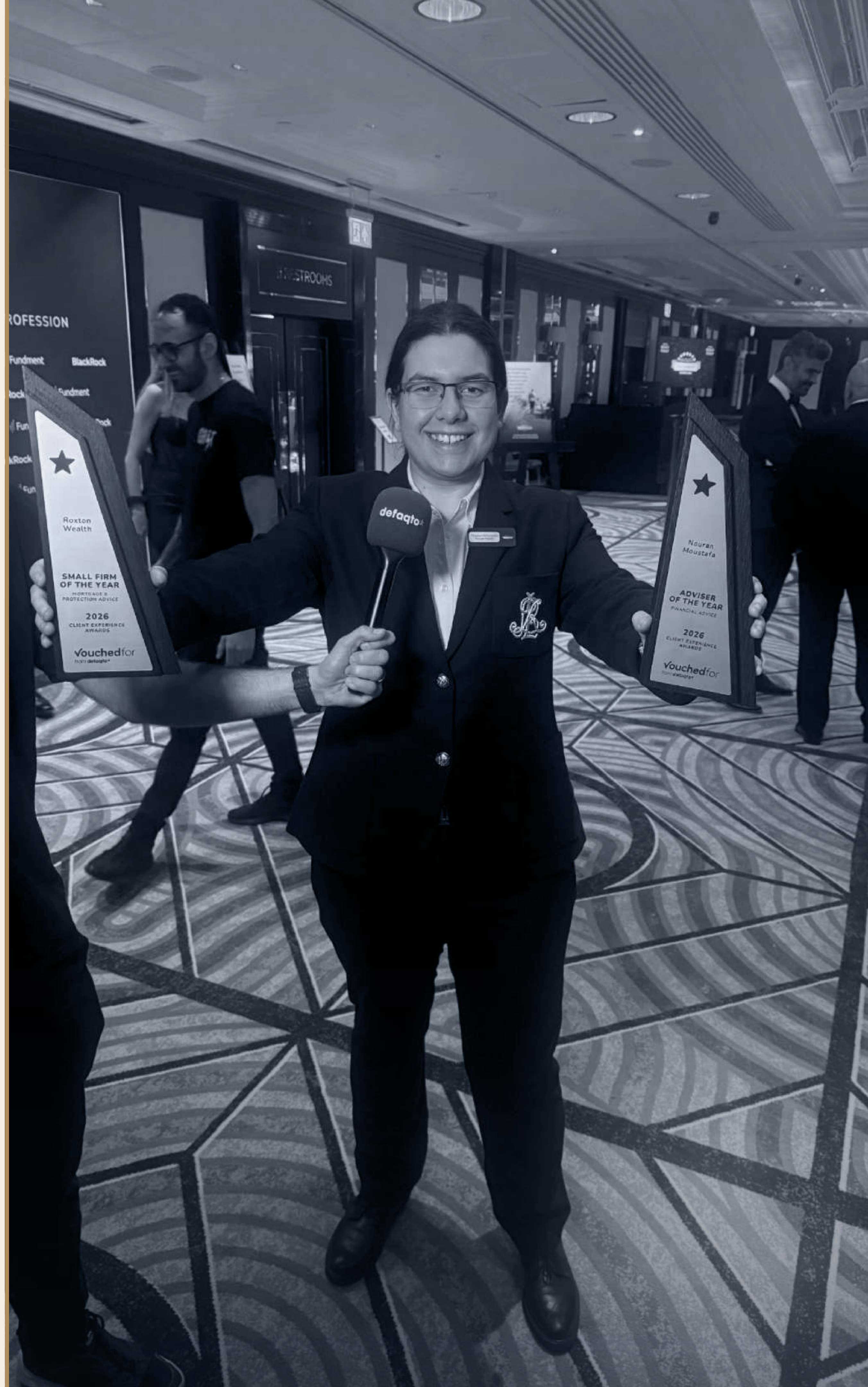
05 MORTGAGE APPLICATION

Once an offer is accepted, a full application is submitted. The lender will assess the property, income, spending and credit profile.

06 COMPLETION & MOVING IN

Completion is the day the legal transaction finishes. Moving in is the beginning of living with the financial decision you have made.

A clearer process can make a major decision feel more manageable.



Types of mortgage advice we provide

First-Time Buyers

Navigating deposits, affordability, products, credit history and the practical journey to completion.

Home Movers

Moving because of family changes, a new job, lifestyle priorities, downsizing or upsizing.

Remortgages

Reviewing your mortgage as a deal ends, borrowing needs change or property value has moved.

Buy-to-Let

For landlords purchasing or refinancing property intended to be rented out, including portfolio investors.

Self-Employed

For sole traders and directors whose income comes from a mixture of salary, dividends and profit.

Specialist Lending

For clients whose circumstances or property do not fit straightforward lending criteria.

Different property journeys need different mortgage conversations.

Understanding the deposit

Loan-to-Value (LTV)

Lenders use Loan-to-Value to describe the size of the mortgage compared to the value of the property.

Generally, a larger deposit (and a lower LTV) gives you access to a wider range of mortgage products and potentially lower interest rates.

> *"A deposit is the amount of money you put towards the cost of the property. The mortgage covers the rest."*

Where can it come from?

SAVINGS
Money saved over time in accounts, ISAs or Lifetime ISAs.

EQUITY
The difference between what your current home is worth and what you owe.

GIFTED DEPOSITS
Genuine gifts from family members with no requirement for repayment.

INVESTMENTS
Funds from investments or the sale of other assets.

Plan for stamp duty, legal fees, valuation costs, moving expenses and any immediate work the property may need.

The deposit is the foundation of the mortgage.

Understanding affordability

Affordability is not simply a multiple of your income. Today, it is assessed much more carefully to understand your income, spending, and resilience.

- Income
  Lenders assess basic salary, but may also consider bonuses, overtime, commission and benefits.
- Outgoings
  Regular commitments including loans, credit cards, childcare, school fees and household spending.
- Stress testing
  Lenders check if you could still afford payments if interest rates were to rise in the future.

BORROWING CAPACITY VS REAL-LIFE AFFORDABILITY

"The right mortgage amount is the one that feels comfortable to live with, not just the maximum a lender will offer."

A lender wants to know you can afford the mortgage. You should want to know you can still afford your life.

Choosing the right mortgage product

Fixed-rate

Interest rate stays the same for a set period (typically 2-10 years).

Provides certainty and makes budgeting easier.

Tracker

Tracks another rate, usually the Bank of England Base Rate.

Potential for lower payments if rates fall, but requires flexibility.

Offset

Links your savings to your mortgage to reduce interest paid.

Reduces interest or helps pay off faster while keeping savings accessible.

The right choice depends on how much certainty you want over your monthly payments and how much flexibility you need if your circumstances change.

Fixed, tracker, variable or offset? The right choice depends on your need for certainty.

Protecting your home and income

When you take out a mortgage, you are making a long-term financial commitment that relies on your ability to keep earning.

01

Life cover

Designed to pay out a lump sum or regular income if you die. Often used to help clear the mortgage for the family.

02

Critical illness cover

Pays out a lump sum if you are diagnosed with a specified illness, providing breathing room for recovery.

03

Income protection

Pays a proportion of your income if you are unable to work due to illness or injury, ensuring mortgage payments.

A home is built on income. Protection helps make sure that foundation stays secure.

Insurance policies are subject to terms, conditions, exclusions and underwriting.

Real client scenarios

First-time buyer

- Realistic budget
- Deposit & moving costs
- Affordability
- Rates & products
- Protection needs

Growing family

- Porting vs new mortgage
- Additional borrowing
- Childcare & lifestyle impact
- Larger mortgage protection
- Long-term financial plans

Self-employed owner

- Dividend & profit review
- Relevant lender criteria
- Document preparation
- Personal vs business plans
- Affordability expectations

Landlord / Portfolio

- Maturity date management
- Rental stress testing
- Ownership structures
- Future property growth
- Retirement wealth planning

Different homes. Different life stages. Different mortgage questions.

The scenarios above are illustrative only. They are not real client stories and do not represent guaranteed lending outcomes.

How mortgage advice connects to wider planning

Roxton Wealth takes a Joined-Up Advice Approach. We do not treat a mortgage as though it sits separately from everything else.

Financial planning

A mortgage should work alongside your income, spending, savings, family commitments and future goals.

Protection

A mortgage commitment may increase the importance of reviewing life, illness and income protection.

Pensions

The amount you borrow, mortgage term and expected retirement date can all affect pension planning.

Investments

Long-term planning is relevant where accessible savings and mortgage commitments are balanced.

Later-life planning

Suitability, retirement income and family plans may all become more important over time.

A mortgage is one decision. Your life is the bigger plan.

START A CONVERSATION

Ready to take the next step?

Tell us what you are trying to achieve, what your home needs to make possible and where you would like more clarity. Together, we can explore the options available and build a plan that fits your life. At Roxton Wealth, we help clients connect financial planning, mortgage advice, protection, pensions, investment planning, retirement goals and family priorities where relevant.

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Remote — UK-Wide
Secure, flexible remote appointments, with bespoke in-person meetings arranged across the UK.

IMPORTANT INFORMATION

Finance That Fits You.

This guide is for general information and education only. It does not constitute personal financial, mortgage, investment, pension, protection, tax or legal advice.

Any personal recommendation will be based on your individual circumstances, needs and objectives following a full assessment where required.

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

Some buy-to-let, commercial and specialist lending is not regulated by the Financial Conduct Authority.

The value of investments and pensions, and the income they produce, can fall as well as rise. You may get back less than you invested.

Insurance policies are subject to terms, conditions, exclusions and underwriting.

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