

FIND OUT MORE ABOUT OUR

fees and charges

What you can expect

Experience, knowledge and expertise

01

By working with us you benefit from all of our wonderful experience, we deal with mortgages everyday and are up to date with the ever changing, vastly complex mortgage criteria. We'll make it easier for you.

Bespoke, holistic and turnkey

02

If we work together, we will take care of everything related to the mortgage and guide you through the whole process. We can also liaise with Estate Agents, Solicitors and Accountants for you.

Clarity - to give you confidence

03

We don't hide our fees and we are proud to tell you what they are, because we believe you truly get value for your money when you work with us.

As well as your fee we do also receive a procuration fee from the mortgage lender which will be disclosed on your mortgage quote for transparency.

How we work

Step 1 - Discovery Call

01

We always offer an initial call, at no cost and with no obligation. We get to know you, find out what you are looking for and see if we are a good fit to work together. Here we will explain more about the next steps and invite you into our client portal.

Step 2 - Mortgage Application

02

After our discovery call, we request some documents from you and carry out bespoke research for you. We then provide our recommendation for your mortgage. When you confirm you wish to proceed, we ask for the first part of our fee, before we submit your mortgage application.

Step 3 - Mortgage Offer

03

Once the mortgage has been applied for, we support and guide you throughout the whole process. Our objective is to receive a mortgage offer from the mortgage lender. It is at this point that the balance of our fee becomes due.

Our charges

Purchasing a new home

£495 on mortgage application
£500 when the mortgage offer is issued

£995

Remortgage your existing home

Due on mortgage application

£495

Further advance or product transfer

Due on mortgage application

£195

Later Life Lending (Equity Release)

£995 on mortgage application
£995 when the mortgage offer is issued

£1990



Sam Cattell trading as Mindful Mortgages is an Appointed Representative of HL Partnership Ltd which is authorised and regulated by the Financial Conduct Authority.

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