



FIRST  
FINANCIAL

Your vision, **our mission.**



## By your side, every step of the way.

Home – it means safety, familiarity, and peace of mind. We think you should have a single home for all your expert advice and guidance too.

Whether you're a first-time buyer, planning a self-build, or looking into any other type of property acquisition, we understand that you have your own vision of the future and your own set of requirements. It's really important to have the advice and guidance that makes sure you get the outcome you really want.

At First Financial, we're the home of dedicated, professional advice that's built around your needs. That's how we've helped generations of families and businesses with all kinds of mortgages, property finance, life and critical illness cover. We also offer a mortgage tracking service, available free to all clients, which means we'll always have an eye on how you could improve the deal you currently have.

We can help you, too. Our dedicated team of professionals will make it their mission to be on the same page as you from day one, and by your side for as long as you need us.

## Expert, creative, dependable.

For most people, buying a home is a lifelong commitment. We believe that robust guidance and planning should be as equally committed.

At First Financial, we work with a diverse portfolio of clients across a wide range of needs, but the starting point is always the same – it's about listening, understanding, planning and then acting.

Since 1997 we've helped contractors, sports people, business owners and others who need a planner who'll go the extra mile. To do that we've built an accomplished team of experienced advisers who know there's no such thing as a standard mortgage application. The journey you take will be as unique as the home you secure for you and your family.

Experience isn't just about exams passed and time served – the years have taught us how to think creatively and find ways to get things done where others might not. Buying a property is exciting, but it can be stressful, so we'll help you to deal with the challenges, navigate the obstacles and get the right deal.

In [this video](#), James Caplan and Simon Ryder explain why we'll always put you first at First Financial.



## We listen, we search, **we manage.**

Real expertise comes from working with you, understanding your circumstances and sharing your vision.

With decades spent in the business we know how to study the entire mortgage market for the most competitive rates. We have complete visibility of everything on offer, access to rates that aren't available elsewhere and the kind of innate understanding that only comes from working closely with clients like you.

But before we do any of that, we listen. The most valuable thing we can do is get to know you as a person. Your ambitions, your interests and concerns are essential in tailoring the guidance we give you – it can even help you to get a clearer picture of yourself. We'll chat about your plans for the future and how your situation looks today. If we're a good fit and you're happy to go ahead, we'll work with your estate agents to make sure everyone's up to speed.

We'll guide you through the application process making it as streamlined and stress-free as we can. We'll speak to lenders, make sure you're getting the best rate and meet with you again to go through everything in detail. We'll submit and manage your application and keep you updated every step of the way through to completion. We'll do the hard work for you, but we'll never be more than a phone call away.

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*“They were so efficient in the work that they did. They were attentive, on time with all the advice that they gave, and it was good quality, sound advice.*

*First Financial gave me complete peace of mind. That was the biggest thing for me – I didn't have to worry about anything at all.”*

*– Rob Schwarz, client*



# House buying roadmap.

1

## STEP ONE:

### How much can you borrow?

First, you need to consider how much money you can borrow. We have whole of market access so can help you to get the most from your money.

2

## STEP TWO:

### Confirm your budget

Confirm the amount fits your budget, taking into account moving costs, legal fees and Stamp Duty.

3

## STEP THREE:

### Begin searching

Now you can start looking for your dream home! Working with us throughout the process can strengthen your position with your estate agent.

4

## STEP FOUR:

### Make an offer

Arrange viewings and when it feels right, make an offer.

8

## STEP EIGHT:

### Valuations and surveys

Next is the mortgage valuation stage. Most lenders offer a free basic valuation to check the property is worth the amount you're borrowing. It won't look at the condition of the property, so a survey is important. We can discuss the different options available.

7

## STEP SEVEN:

### Mortgage application

Complete your mortgage application. Our whole of market view can help to make sure you get the best rate possible.

6

## STEP SIX:

### Legal proceedings

Instruct a solicitor. They'll need some identification to open a file and begin the conveyancing process.

5

## STEP FIVE:

### Agree to the sale

Once the sale is agreed, a sales memorandum is sent to all parties. At this point, you'll confirm your solicitor and mortgage adviser.

9

## STEP NINE:

### Mortgage offer

Now you will receive your mortgage offer. Once the valuation comes back and the lender has reviewed all your documents, they will release a copy of the mortgage offer. A copy will also be sent to your solicitor to review.

10

## STEP TEN:

### Exchange

It's time to exchange. Your solicitor will complete all enquiries and set the case to exchange. At this point, you are legally bound to purchase the property therefore putting in place your life and building insurance are important.

11

## STEP ELEVEN:

### Pick up the keys

Your hard work has paid off and you can pick up the keys to your new property.

12

## STEP TWELVE:

### Ongoing review

It's important to us that we are in a position to help you with the purchase, but also any remortgages in the future. We'll schedule a reminder to contact you five months before your mortgage end date to review your circumstances and advise you on any recommended changes.



## The right mortgage for you.

There's no 'typical mortgage' – your requirements and the way your particular experience unfolds mean your mortgage will be a unique journey.

 **Moving home**    **Remortgaging**    **Buy-to-let**    **Self-build**

If you're a first-time buyer, you need to know your adviser has the experience and know how to get the very best for you. We'll search the whole market and walk you through all your options.

But buying your home is the beginning, not the end – what about the years ahead? Switching lenders or getting a better deal from your existing one could save you money. Our mortgage tracking service, free to all clients, means we'll always have an eye on how you could improve your deal.

If you're further along in life you might be looking to remortgage to fund renovations or a self-build. You might be looking to secure a commercial mortgage to expand your business, or entering the buy-to-let market. They're all exciting developments, but they require a financial planning service with a thorough understanding of the processes and the pitfalls.

Wherever you're starting from and wherever you need to be, we'll work with you to make sure your mortgage deal is the best one for you.



## Protecting your family and the future.

Achieving the life you really want is important, but making sure it stays that way matters too.

 **Critical illness cover**    **Life insurance**    **Loss of income**

Circumstances change – although it's not always something we want to think about. However, a key part of intelligent financial planning is building in contingency to make sure you and your family are provided for, whatever the future brings.

An unexpected illness, loss of income or even a personal loss can take a huge emotional toll and it's often made worse by the financial uncertainty that comes with it. Knowing your family won't be stuck with debt means you can look forward to the future without worrying about 'what-ifs'.

Putting the right kind of protection in place – life insurance, critical illness cover or protection against loss of income – is about more than comparing costs. Getting it right means assessing the proper level of cover needed, using the correct trust arrangements and, crucially, reviewing those plans to make sure they're still right for you.



# Protecting your business.

☒ Shareholder protection ☒ Keyperson insurance ☒ Relevant life assurance

If you're a business owner it's also important to think about how the future might look in different circumstances. Like any good plan, ensuring the survival of your business means putting safeguarding arrangements in place. It needs to continue to function and grow, even if someone important to the business is no longer around.

Whatever kind of protection you need, we'll search the whole market to find the best deal. We'll look at costs, how comprehensive each policy is, and how appropriate it is for your needs.

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*“I’ve never had a bad experience with them throughout my time with them, which has been almost 20 years now.*

*I like consistency in my life, and I would never recommend anyone who hasn’t done good for me – they’ve always been fantastic, so I’m always happy to recommend them”*

*– Alex Levack, client*



## Our team.

“Our people are our most valuable asset and a key reason behind our success” – James Caplan, Managing Director

Over the years we've assembled a team of dedicated professionals who bring a wealth of experience, but just as importantly, share our vision.

Together, we've built an organisation that's dedicated to listening, understanding and providing the best possible service. You can meet some of our friendly faces right here on this page, or [read more about our team members here](#).



Michael Caplan  
Chairman



James Caplan  
Managing Director



Simon Ryder  
Director



Gavin Pearse  
Director



Mark Hansard  
Mortgage and Protection Adviser



Shaun Owens  
Mortgage and Protection Adviser



Thomas Pratchett  
Mortgage and Protection Adviser



Stephen Bourke  
Mortgage and Protection Adviser



Tara Caplan  
Medical Consultant





## What people are saying **about us.**

Whatever your background and goals, we have the experience and dedication to work with you and ensure the path you take is the right one.

We've been lucky enough to work with clients from many different backgrounds, each with their own set of financial circumstances, specific requirements and unique goals for the future.

In each case we've taken the time to see the future as they see it. We've discussed their interests, their opinions and ambitions. We've listened to what motivates them, what inspires them and what concerns them. That's what it takes to help our clients to achieve the outcome they really want.

In **this video**, you can share some of their stories and hear their thoughts on working with First Financial.

But don't just take our word for it. Visit **our TrustPilot page** to see what our clients have to say about their experience with us.



## We'd love to **talk.**

No matter what you're planning, no matter how far along you are, talk to us.

If you're just starting out we can help direct you to the best opportunities for your needs.

If you've been looking at mortgages for a while but you need a bit more direction, we can help there too.

If you know you need some assurance for the future, but you're not certain of what's available, we'll make it all clear.

Client relationships are what set First Financial apart,  
so we'd love to hear how we can help you.

Visit **our website**, connect with us **on LinkedIn**, or get in touch today.

020 8416 0111 | [hello@firstf.co.uk](mailto:hello@firstf.co.uk)

All calls to and from our landlines and mobiles are recorded to meet regulatory requirements.





