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## *Fluent for Advisers Case Study*

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### **Objective:**

Mr and Mrs G from Kingston upon Hull were looking for a debt consolidation loan for £54,000.

Employment status - Employed

Property valuation - £95,000

Mortgage balance - £8,407

Credit search showed – A good score with lots of unsecured debt

Mortgage Type – Repayment 2% above bank base rate

### **Outcome:**

Fluent for Advisers arranged a secured loan over 15 years saving the client £650 pcm with £2,000 cash out for some much needed home improvements.

Annual Rate – 6.912%

LTV – 69.9%

### **Benefits to the Clients:**

The Clients were able to pay off their expensive high street borrowings and reduce their monthly out goings whilst protecting their existing low rate Mortgage and avoiding an expensive redemption penalty.

### **Benefits to the Adviser:**

The Adviser who introduced the Clients gave them a best advice solution to their borrowing requirements which considered another option to a remortgage. For doing this, the Adviser earned £2000.

If you would like to contact Fluent for Advisers, either call them on 01204 477 600 or email [brokerteam@fluentmoney.co.uk](mailto:brokerteam@fluentmoney.co.uk).

Broker team contact hours: Monday - Thursday 9.00am to 5.30pm, Friday 9.00am to 5.00pm

Adviser operating hours: Monday - Thursday 9.00am to 8pm, Friday 9.00am - 5.00pm, and Saturday 9.30am to 2.30pm

Or please contact the Mortgage Brain Customer Support helpdesk on 0208 665 3200 or email [loansbrain@mortgage-brain.co.uk](mailto:loansbrain@mortgage-brain.co.uk).

Customer Service Team contact hours: Monday - Friday 8.30am to 5.30pm, except Wednesday 10.00am to 5.30pm