

# The Mortgage Newsletter Autumn 2008

Welcome to the first edition of your Quarterly Mortgage Newsletter! As one of my valued customers, I would like to keep you up to date with all the services that you could benefit from and ensure that you are aware of any changes in the Mortgage and Insurance markets that may affect you.

## Don't believe everything you hear!

You can't have failed to notice the state of the mortgage market, given the significant amount of press coverage regarding the 'credit crunch'.

If you believe everything you hear, you are likely to be concerned about how this affects you now or when your mortgage is up for a review.

As professional mortgage advisers, we are here to help you, so please talk to us about your own circumstances, so we can help put your mind at rest and help you find a mortgage to suit your needs.

## Is your income protected?

Have you considered how losing your income would affect you and your lifestyle?

The government is changing Incapacity Benefit and Income Support to Employment and Support Allowance in October 2008. The ability to make a claim for benefits, should the need occur, will no doubt become more difficult, so there has never been a better time to review your own situation.

Protecting your income is not as expensive as you might think and there are a vast number of products that we can consider for your individual circumstances. As with all Insurance policies, terms, conditions and exclusions apply, so talk to us now and you could avoid a big headache in the future.

## Calling all Landlords

If you are currently a Landlord or considering becoming one, there is a key change in legislation that will affect you:

Energy Performance Certificates (EPCs) for rented properties  
Landlords offering a property for rent will be legally required to provide prospective tenants with an EPC. Properties cannot be marketed until an EPC is obtained and there will be a £200 fine for not complying.

An EPC is valid for 10 years and indicates how energy efficient the property is on a scale of A-G. It will also include recommendations about how a property's energy performance can be improved, however, any suggested recommendations will not be mandatory.

Implementation dates are:

England & Wales - 1st October 2008  
Northern Ireland - 30th December 2008  
Scotland - 4th January 2009

If this affects you, talk to us about arranging your EPC as we have access to a market leading provider at highly competitive rates!

## Services We Offer:

- Mortgages
- Loans
- Buildings & Contents
- Insurance
- Life Cover
- Critical Illness Cover
- Income Protection
- Private Medical Insurance
- Energy Performance Certificates
- Conveyancing

If you know anyone who you think would also benefit from talking to us about their own needs please let us know and we will be happy to help!

Our typical fee for mortgage advice is 0.25% of the loan amount.

Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

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