



JANUARY 2024

NEW YEAR, NEW MORTGAGE?

As we enter 2024, the UK mortgage landscape shows promising signs of stability and optimism, raising a key question for homeowners: "Is remortgaging a strategic step?"

Top House Hunting Mistakes to Avoid

Ensure a smoother, more route to securing your future property.

Should You Add Your Partner to Your Mortgage?

Merging lives and finances is an important step, but is this the right move for you?

Strategies to Lower Your Home Insurance Premiums

Seven tactical approaches to potentially lower your premiums.

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WORKING WITH TURNNEY & ASSOCIATES LIMITED

The team at Turnney & Associates Limited have a wealth of experience and knowledge in the mortgage and insurance industry. All our advisers are ready to source the most competitive options tailored to your unique circumstances, whether you are first time buyers, looking to remortgage your property or wanting a more specialist solution.

Being a whole of market broker allows us to benefit from the extensive range of lending options and exclusive deals through all high street banks, building societies as well as the recognised specialist lenders.

In this newsletter we aim to provide topical industry updates, expert tips and informative articles to enable our clients to make the right choices, when it comes to your mortgage and insurance needs.

Thank you for connecting with Turnney & Associates Limited and allowing us to provide you with the relevant guidance and support to achieve your property ambitions.

- Mark Turnney

Managing Director

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HOME IMPROVEMENTS TO BOOST YOUR PROPERTY'S VALUE

Despite a fall in house prices over the last 12 months, strategic home improvements remain one of the best ways to improve property appeal and market value.

As the UK housing market faced a significant downturn at the end of 2023, homeowners and potential sellers are looking for reliable ways to boost the value of their property. Despite a 1.8% fall in house prices over the last 12 months, strategic home improvements remain one of the best ways to improve property appeal and market value [1]. This article explores the top home improvements that promise to add value to your property against current market trends.

UNDERSTANDING THE MARKET

The UK housing market has seen its most significant annual decline since the 2008 financial crisis, with house prices falling by 1.8% in the 12 months leading up to December 2023. [1] Higher borrowing costs and a general economic downturn have slowed down market activity. However, recent stabilisation in mortgage rates suggests a potential levelling off. In these uncertain times, strategic home improvements can be a sensible step for homeowners looking to increase the market appeal and value of their property.

HOME IMPROVEMENTS TO ADD VALUE

Whether you renovate your home or renovate an investment property, there are improvements that add value and some that do not. Here are our tips to maximise your profit and make your money go further:

Kitchen Modernisation:

A well-designed, modern kitchen is one of the most profitable renovations. Potential buyers often consider the kitchen the heart of the home, and a sleek, functional space can significantly increase the appeal and value of your home. Consider the inclusion of energy-efficient appliances, durable and stylish countertops, and modern lighting fixtures to create a welcoming and attractive space. Open-plan kitchens that blend seamlessly with living areas are popular and offer a multifunctional area for cooking, dining and socialising.

Bathroom Upgrades:

A bathroom can act as a mini oasis within the home, offering both comfort and luxury. Contemporary fittings and efficient designs not only improve daily living but also attract buyers looking for move-in-ready properties. Consider adding walk-in showers, underfloor heating, and high-quality tiles to create a spa-like atmosphere. Well-designed storage solutions and water-saving fixtures can also enhance functionality and appeal.

Window Enhancements:

The installation of double or triple glazing windows improves insulation, reduces energy costs, and improves the aesthetics of the property. It is a practical improvement that appeals to the environmentally conscious and

cost-conscious buyer. High quality windows also improve security and noise insulation, and contribute to a more comfortable and peaceful living environment. Consider the style, colour and material of the frames to ensure that they complement the character of the property and offer maximum efficiency.

Landscaping:

First impressions count, and a well maintained garden can significantly increase curb appeal. Tidy lawns, attractive flower beds and functional outdoor spaces make your property stand out from the crowd. Consider a patio or decking area for outdoor dining and relaxation, and incorporate lighting to create an inviting and safe atmosphere.

Adding Extra Bedrooms:

Whether through loft conversions or extensions, additional bedrooms can significantly increase the value of a home. They cater to growing families and offer flexibility for home offices becoming increasingly desirable. Ensure the new spaces are well integrated into the rest of the property, with thoughtful design and high quality finishes to make the new space a key selling point.

Home Extensions:

Extensions that provide real, useful space for a property can significantly increase its market value. Open-plan living rooms and additional bathrooms are particularly popular and sought after in the current market.

Ensure the extension complements the existing architecture and is constructed to high standards. Natural light, through skylights, large windows or bi-fold doors, can make the new space feel airy and spacious, adding to its appeal.

MITIGATING RISK IN A DECLINING MARKET

In a market where prices look to be falling, it's crucial to invest in improvements that promise the best return on investment. Consult local mortgage professionals to understand which renovations are most likely to increase the value of your property in your area. In addition, ensure that improvements are in line with current market demands and buyer preferences.

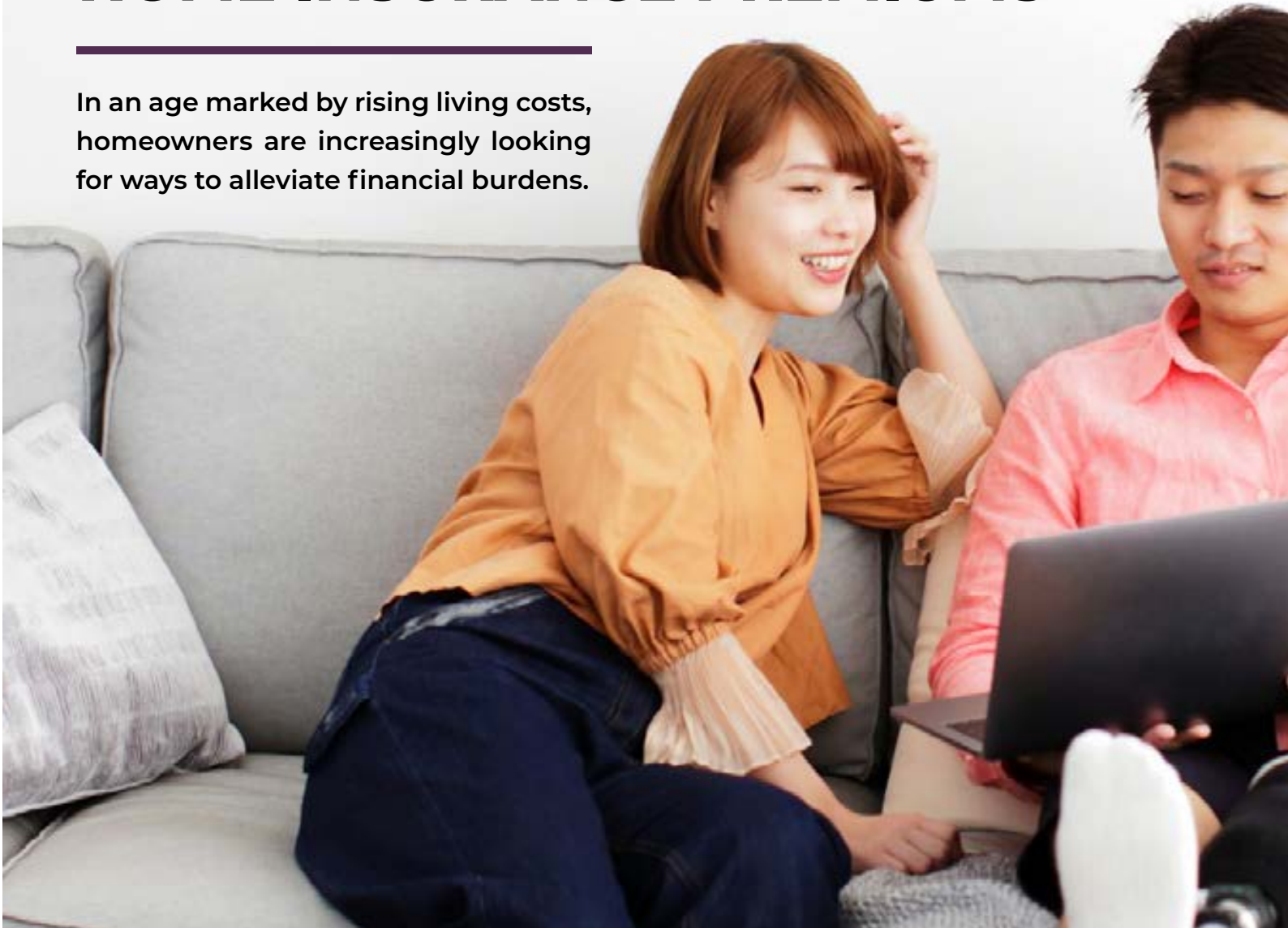
In the challenging landscape of the UK housing market in 2024, strategic home improvements stand out as a viable way to add value to properties. By focusing on key areas such as kitchens, bathrooms, windows, landscaping and space additions, homeowners can improve their living environment while increasing the market appeal and potential value of their property. As always, a careful approach tailored to market dynamics and individual property characteristics is crucial to maximise returns.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.



STRATEGIES TO LOWER YOUR HOME INSURANCE PREMIUMS

In an age marked by rising living costs, homeowners are increasingly looking for ways to alleviate financial burdens.



A startling reflection of this trend is the sharp rise in home insurance premiums, with the average quoted price rising by more than 20% in the year before July 2023. This period saw the highest annual increase on record, culminating in an average policy cost of £212, up significantly from £162. [1] Given such steep escalations, the urge to adopt strategies to reduce these costs is more pressing than ever. This article unpacks seven tactical approaches to lower your home insurance premiums without compromising the quality of your coverage.

DON'T OVER-INSURE

It is vital to ensure your home and possessions are adequately covered, but overestimating their value can lead to unnecessary high premiums. Conduct a detailed assessment of the cost of rebuilding your home and the value of your contents. Use professional evaluation services if necessary to obtain an accurate estimate. Although it is tempting to over-insure for peace of mind, remember that this can lead to you paying for coverage you don't need. Instead, try to find a balance that reflects the true value of your assets.

IMPROVE YOUR HOME SECURITY

Upgrading home security is a proactive measure that quite literally pays off. Insurers often offer discounts for homes with approved locks, robust smoke detectors and efficient burglar alarm systems. Consider investing in advanced safety measures, such as CCTV cameras or smart home systems, that alert your mobile device to irregular activities. These improvements not only deter potential intruders, but also signal to insurers that your home is a lower risk, which can be reflected in reduced premiums.

JOIN NEIGHBOURHOOD WATCH

Active participation in a Neighbourhood Watch programme can lead to premium discounts. These community programmes are recognised for their role in deterring crime and promoting a safer neighbourhood. Getting involved in your local scheme not only contributes to the security of your area, but also positions you as a responsible homeowner in the eyes of insurers, potentially leading to lower premiums.

PAY ANNUALLY

Although monthly instalments may seem more manageable, they often have additional charges that accumulate over time. Analyse the difference between monthly and annual payments, and consider the long-term savings of paying a lump sum. If possible, you should pay your premium annually to avoid additional fees and enjoy potential discounts for upfront payments.

ONLY PAY FOR WHAT YOU NEED

Insurance policies have various add-ons and optional extras. While some are relevant, others may not meet your needs. Review each potential addition carefully and weigh its benefits against the costs. Consider factors such as the likelihood of additional coverage and the financial implications of adding them to your policy. Adjusting your policy to reflect only what you need ensures you do not pay for unnecessary coverage.

BUILD YOUR NO-CLAIMS DISCOUNT

Insurers reward customers who do not make claims over longer periods with a no-claim discount. This discount can significantly reduce your premium over

time. It is wise to understand the terms of your no-claim discount, including how many claim-free years are required to qualify, and the percentage reduction in premiums you can expect. This long-term strategy is not a quick solution, but can lead to significant savings in the long term.

INCREASE YOUR VOLUNTARY EXCESS

Opting for a higher voluntary excess can lower your premium, but it is a decision that should be made carefully. Assess your financial situation to determine how much you can afford to pay out of pocket in case of a claim. While a higher excess can reduce your immediate costs, make sure it is a financially viable option for you. This approach is about balancing risk and reward to find a level of excess that reduces your premiums while still being affordable.

REGULARLY REVIEW AND COMPARE POLICIES

Given record increases in home insurance premiums, adopting a strategic approach to managing your policy is more important than ever. Regular review and comparison of policies is a fundamental step in this process. The competitive nature of the insurance market means new deals and discounts are constantly emerging. It is wise to review your policy every year and compare it with others available.

While comparison websites are a great starting point, the real value lies in working with an insurance adviser. These professionals have a deep understanding of the market and can

offer tailored advice to your specific needs. Insurance advisers not only help you navigate through the countless options available, but also provide insights into the details that may not be obvious at first glance. They can negotiate on your behalf and often have access to deals that are not available to the general public.

In the current economic climate, where every penny counts, do not hesitate to discuss your existing policy with your adviser and explore opportunities to negotiate with your current provider. The expertise of an adviser can be invaluable to ensure that you are not only settling for what is available, but actively working towards better coverage at more affordable rates.

Start today by scheduling a consultation with an insurance adviser to review your current policy and consider the strategies discussed. Taking proactive steps towards more affordable home insurance is not just about finding the lowest rate, but also about ensuring that you have suitable coverage that fits your financial goals and provides peace of mind. Remember that the right policy offers comprehensive coverage at a cost that fits your budget and lifestyle.

SOURCE DATA

[1] Insurance Times - Quoted home insurance prices see record annual increase - September 2023



SHOULD YOU **ADD YOUR PARTNER** TO YOUR MORTGAGE?

Merging lives and finances is an important step in any relationship, especially when it comes to the biggest financial commitment most people will ever make: their mortgage.



Given that the UK housing market is facing instability and mortgage approvals are expected to fall by 24% in 2024, the question of whether to add a partner to your mortgage becomes even more relevant. [1] This article explores the pros and cons of this decision, the processes involved, and how it compares to the alternative of your partner contributing to your housing costs with 'rental' payments.

UNDERSTANDING JOINT MORTGAGE OWNERSHIP

Entering into a joint mortgage means sharing both the responsibility and rights associated with a property. This decision, while offering the potential to consolidate financial resources and commitments, also introduces a new layer of complexity into both the financial and legal realms of partners. It is a step that requires careful

consideration, understanding potential implications, and a clear assessment of both the relationship and the financial landscape. It is a big decision for someone to make when they have worked hard to buy and maintain a property on their own, and then invite a new partner to participate in property ownership, although a logical step for many.

PROS AND CONS OF ADDING A PARTNER TO YOUR MORTGAGE

The advantages of adding a partner to your mortgage are multifaceted. Pooling resources can lead to improved affordability and access to better mortgage terms or a more significant loan amount. This shared financial responsibility can alleviate the individual burden and secure both partners' rights to the property, providing a sense of security and joint commitment. But this

decision is not without potential pitfalls. The addition of a partner with a less favourable credit history could have a negative impact on mortgage terms or the ability to secure a loan. Furthermore, the emotional and financial complexity of dealing with joint property ownership in the event of a relationship breakdown cannot be underestimated. The intertwining of debt and financial obligations can also have far-reaching consequences for both parties' financial health and stability. All these factors are important to consider and should be discussed in detail with your partner before making any decisions.

THE PROCESS AND CONSIDERATIONS

Initiating the process of adding a partner to your mortgage requires a thorough reassessment of combined incomes, existing debts, and credit history to determine the new borrowing capacity.

8 SHOULD YOU ADD YOUR PARTNER TO YOUR MORTGAGE?

This process involves complex legal considerations, entails changes in the status of property ownership, and potentially a shift from a single tenancy or tenancy in common, each with distinct legal implications. The appointment of a mortgage adviser can provide valuable guidance and help you understand the details of your options. At the same time, the involvement of a solicitor is crucial to manage the legal aspects of the change in property ownership and ensure that all parties' rights and responsibilities are clearly defined and protected.

ALTERNATIVES AND THEIR IMPLICATIONS

For those who are hesitant about the formalities and potential risks of joint mortgage ownership, continuing with current arrangements where a partner contributes "rent" may seem like a simpler alternative. While some lenders may consider these payments part of your income, potentially improving your affordability, this does not grant your partner any legal rights to the property. This option, while maintaining a certain level of independence and simplicity, could not significantly affect your borrowing capacity as much as a combined income. It is a path that requires careful consideration and weighs the desire for financial partnership against the need for legal and financial autonomy.

DELIBERATING YOUR DECISION

The decision to add a partner to your mortgage is complex and touches on legal, financial and emotional factors. The search for comprehensive legal advice is of the utmost importance, especially when it comes to understanding the differences between joint tenancy and tenancy in common, and how they affect property rights and inheritance. The financial implications are equally significant, affecting everything from

tax considerations to eligibility for government schemes to long-term financial planning. Consulting professionals, such as mortgage advisers and solicitors, will provide you with the clarity and guidance you need to make this decision.

Adding a partner to your mortgage is a decision that deeply intertwines your life, assets and future. It offers the potential for improved affordability, shared responsibility, and deeper dedication to your shared life. However, it is a step that involves financial and emotional commitment and requires careful assessment, open communication and thorough planning.

Start this important conversation with your partner and discuss your future, finances, and implications of joint ownership. Reflect on the stability of your combined financial health, and your long-term goals. Whatever route you choose, make it a journey of mutual understanding, respect and informed decision-making, ensuring that your home remains a source of comfort, security and joy for both of you.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

SOURCE DATA

[1] The Negotiator - 2024 'will be tough' as mortgage approvals to fall by 24% - December 2023



NEW YEAR, NEW MORTGAGE?

As we enter 2024, the UK mortgage landscape shows promising signs of stability, raising a key question for homeowners: “Is remortgaging a strategic step?”

At the end of 2023, positive changes were made in the mortgage sector, suggesting a more stable market in 2024. In particular, the Bank of England's decision to maintain the base rate after fourteen consecutive increases signals potential economic stabilisation and offers hope for more favourable mortgage conditions as we enter the new year. [1] It is important to remember, however, that mortgages and savings are still historically high. While making decisions for the coming year, it may be an appropriate time to explore the benefits of remortgaging.

UNDERSTANDING REMORTGAGING AND ITS BENEFITS

What is Remortgaging?

Remortgaging refers to the process of switching your existing mortgage to a new one, either with your current lender or a new one.

Key Benefits of Remortgaging

Remortgaging can offer a path to improved financial health and greater flexibility. It's much more than a simple reduction in monthly costs.

One of the main attractions of remortgaging is the potential for

reduced monthly payments. In an environment where interest rates fluctuate, securing a mortgage with a competitive interest rate can significantly reduce what you pay each month. This reduction can free up income for other purposes or help reduce financial stress. Beyond immediate savings, the transition to a mortgage with more favourable terms is also positive. A fixed-rate deal, for example, can provide much-needed financial stability and predictability. Knowing exactly what your payments will be for the coming year/s can make financial planning much easier.

The consolidation of debt is another opportunity that remortgaging can offer. By consolidating other higher-interest debts into your mortgage, you could reduce the interest you pay and simplify your finances by making a single monthly payment. However, take into account the long-term impact of adding debt to your mortgage and seek professional advice to ensure that it is the right strategy for you.

Finally, access to equity in the home is a significant benefit for many. Over the years, when you pay down your

mortgage and increase your property value, you build equity in your home. Remortgaging allows you to use this equity for various purposes, whether it is home improvements, investing in other properties or financing significant expenses such as education costs. This can be a powerful tool for managing your financial future, but also includes its considerations and risks, as it involves increasing your borrowing against your home.

Remortgaging is not a one-size-fits-all solution, but it offers many benefits that can lead to a more secure and flexible financial situation. As with any significant financial decision, seek professional advice tailored to your specific circumstances before proceeding.

POTENTIAL COST SAVINGS EXPLAINED

One of the most compelling reasons for remortgaging is the significant potential for cost savings. These could include:

Securing Lower Interest Rates

A primary advantage of remortgaging is the ability to secure a mortgage with a lower interest rate than your current one. This adjustment can have a profound impact and drastically reduce the total amount of interest paid during the mortgage period. For many, this interest reduction can lead to significant financial relief over time.

Standard Variable Rate

Another key advantage is the potential to move away from a lender's standard variable rate (SVR). SVRs are typically higher than other types of mortgage rates, and switching to a more competitive fixed, tracker or discount mortgage rate can lead to significant savings. This change not only reduces monthly payments, but also adds predictability and stability to your financial planning.

Flexible Overpayments

In addition, some remortgaging deals offer the flexibility to make overpayments without incurring penalties. This option is invaluable for those who want to pay off their mortgage faster. By overpaying, homeowners can shorten their mortgage terms and save on the interest they would have earned over a longer period. This flexibility allows for a more dynamic approach to mortgage debt management that is consistent with different personal financial situations.

IMPORTANT CONSIDERATIONS

While remortgaging has many advantages, it is a decision that requires careful consideration. Homeowners must approach this financial move cautiously and with a comprehensive understanding of what it involves. There are several factors to consider, each of which plays a crucial role in ensuring that remortgaging is consistent with your financial goals and personal circumstances.

One of the primary considerations is the presence of early repayment fees (ERCs) on your current mortgage. These are fees you could incur if you pay off your mortgage early or switch to another lender. It is crucial to assess whether ERCS apply to you, and, if so, whether they outweigh the potential benefits of remortgaging. Sometimes the costs can be substantial enough to make the switch less financially viable.

Another critical factor is your credit rating. The better your credit rating, the more attractive the deals you are likely to get when you remortgage. A good credit rating indicates to lenders that you are a lower-risk borrower, which can

lead to lower interest rates and better terms. Therefore, it is advisable to review your credit report regularly and address any problems before applying for a remortgage. The value of your property is also a key consideration. Any fluctuations in your home's market value can affect your loan-to-value ratio (LTV), which in turn affects the range of mortgage deals available to you. An increase in the value of your property could improve your LTV ratio, potentially leading to more favourable remortgaging options. Conversely, a reduction could limit your choices.

Finally, it is important to think about any changes in your financial needs and circumstances since you first took out your mortgage. Perhaps you are earning more and can afford higher repayments to pay off your mortgage sooner, or perhaps you need to lower your monthly outgoings due to other financial commitments. Your current and future financial situation should be at the forefront of any decision to remortgage.

THE REMORTGAGING PROCESS

The journey of remortgaging can be daunting. It is a process that requires careful planning, informed decision-making and a clear understanding of the steps involved. From initial research to final application, each phase is crucial to ensure that you get the best deal that fits your financial goals.

Research and Compare Deals

The first step in the remortgaging process is to thoroughly explore and compare the various options available on the market. Comparison websites can be an effective starting point and provide an overview of the various offers and conditions. This research is crucial to understanding what is available and identifying deals that may best meet your needs.

Seeking Professional Advice

Consultation with a mortgage adviser can offer personalised advice based on your specific financial situation, and help you navigate the complexity of the remortgaging market. Expertise can be invaluable when making a well-informed decision.

Consider the Full Costs

When considering a remortgage deal, it is important to look beyond interest rates. Additional costs, such as valuation fees, legal fees and any early repayment charges associated with your current mortgage, can affect the cost effectiveness of a deal. A comprehensive understanding of these costs is necessary to make a real comparison.

Application Process

Once you have identified a suitable deal, the application process begins. This phase includes credit checks and property valuations, similar to your original mortgage application. Ensure you have all the necessary documentation and understand the requirements of the lender, so you can streamline this process.

Navigating the remortgaging process effectively requires thorough research, professional guidance, and careful consideration of costs and conditions. The approach to this process with diligence can lead to significant financial advantages and a mortgage deal that is more closely aligned with your current needs and future goals.

As we enter 2024, remortgaging is a strategic financial decision for many homeowners in the UK. The prospect of reduced payments, improved mortgage terms, and significant financial savings makes it an opportunity worth exploring for suitable applicants. However, it is crucial to carefully analyse the benefits against all associated costs and seek professional advice about your unique circumstances.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

SOURCE DATA

[1] The Times - When will interest rates go down?

HOUSE HUNTING MISTAKES TO AVOID



When you are looking for the perfect property, it is crucial to approach each step with diligence and insight. Many prospective buyers driven by excitement or inexperience fall into common traps that can complicate their purchase and lead to regret. This article aims to shed light on the most common mistakes in house hunting and offers practical advice to help you search. By recognising and avoiding these pitfalls, you can ensure a smoother, more strategic route to securing your future property.

RELYING SOLELY ON ONLINE PHOTOS

In today's digital age, it is tempting to rely on online photos and virtual tours when hunting for houses. However, nothing can replace the impressions gained when visiting a property in person. Photos can be misleading, and visiting the property allows you to get a real feel for the space, identify potential problems, and imagine your life there. We always recommend visiting a property before making an offer to avoid future disappointments.

FUTURE DEVELOPMENT PLANS

The future development of a new community can drastically affect your living experience and the value of the property. Buying a house with

a beautiful view of the countryside only to become a building site for a new housing development can be heartbreaking. Failure to explore future development plans can lead to unexpected surprises, such as noise from construction or changes in the character of the area. Thoroughly research planned developments to understand how they could affect your purchase.

NOT EXPLORING FINANCING OPTIONS

Before starting your house hunt, it's important to understand your financing options and secure a Decision in Principle for your mortgage. This step will provide a clear understanding of your budget and help you focus only on

homes within your price range. Skipping this step could lead to wasted time viewing properties you can't afford, or the heartache of missing out on homes you can if you're not ready to move as fast as others who are better prepared.

SKIPPING THOROUGH INSPECTIONS

Neglecting a detailed inspection of the foundation, plumbing and electrical systems of a home can lead to costly surprises. These problems can significantly reduce property values and increase insurance premiums. Ensure that all surveys and structural reports are comprehensive to avoid financial and emotional disasters.

THE IMPORTANCE OF LOCATION

Location is more than just a particular place or position. It is an important aspect that affects your daily life and the future value of your property. When hunting for houses, consider not only the immediate environment, but also factors such as local crime rates, school quality, access to amenities and potential for development. These factors can have a major impact on your investment. Do not be influenced by the interior charm of a property without assessing the long-term impact of its location.

LIFESTYLE COMPATIBILITY

Your home should be a haven that suits your lifestyle, not just now, but in the future. Consider how factors such as commute times, proximity to friends and family, and access to hobbies or interests affect your daily life. A beautiful house that is an hour away from work may not be the right fit. Consider your daily routine, your social life and your long-term lifestyle changes when choosing a property.

NOT SETTING A REALISTIC BUDGET

It is easy to fall in love with a dream

house that stretches your finances too thin. Before you start looking, set a realistic budget that covers all expenses, including mortgage payments, council tax, insurance, maintenance and potential renovations. It is also important to factor in possible rate changes and economic shifts in today's world. A home that leads to financial strain could quickly turn from a dream into a burden. There is way more to owning a home than the monthly mortgage payment.

FAILING TO CONSIDER FUTURE NEEDS

Life changes, and so could your housing needs. Whether it's a growing family, a new job or a change in mobility, consider how the home can adapt to your future. You should think ahead and look for spaces that could evolve with your needs, and do not overlook potential deal-breakers, such as the number of bedrooms, stairs or lack of a home office. Planning for the future ensures your home stays suitable for years to come.

NOT SEEKING PROFESSIONAL GUIDANCE

Navigating the housing market can be complex, and professional advice

is invaluable. Mortgage advisers can provide insights and expertise that save time, money and stress.

RUSHING THE PROCESS

In a hot market, it is tempting to make a quick offer to secure a seemingly perfect home. However, rushing the process can lead to overlooked problems and regrets. Take the time to thoroughly research, visit multiple properties, and consider all aspects of the house and its location before diving in. Patience and diligence can lead to a better-informed decision and a home that truly meets your needs and wishes, now and in the future.

While the journey to homeownership can seem daunting, it can make the process much smoother and more enjoyable to be aware of these common mistakes and avoid them.

By being well prepared and informed, you can avoid these common pitfalls and move closer to your ideal home this new year.

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READY TO TALK ABOUT YOUR MORTGAGE?

At Turney & Associates Limited, we specialise in helping families navigate the mortgage landscape and manage their money effectively. Contact us to review your situation or explore your options. We look forward to hearing from you.

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