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# Self-Employed And Applying For A Mortgage? What Lenders Usually Want To See

## Mortgage Fees

**Explained:** What Are You Actually Paying For?

Being self-employed does not stop you getting a mortgage. The difference is usually the paperwork.

## EV Chargers At Home:

What Buyers and Homeowners Should Know

A home EV charger used to feel like a niche extra. Now, for many households, it is becoming part of how a home works day to day.

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## Featured **This Month**

As summer settles in, it's a good time to focus on the details that can make homeownership easier.

This month we cover mortgages for the self-employed, understanding mortgage fees, EV chargers at home, buying near a school, and making sure valuable items stored in sheds and garages are properly covered.

## Working **With Us**

Welcome to our monthly newsletter! With over 30 years' experience in mortgages and protection, we offer whole-of-market guidance to help you make confident financial decisions. Our personalised advice and ongoing support are here to ease your stress and keep you informed as your needs evolve.

If you have any queries, please don't hesitate to contact us.

### **Buying Near A School:** What Families Should Think About Beyond The Catchment Map

For many families, schools are **one of the biggest factors in deciding** where to buy.

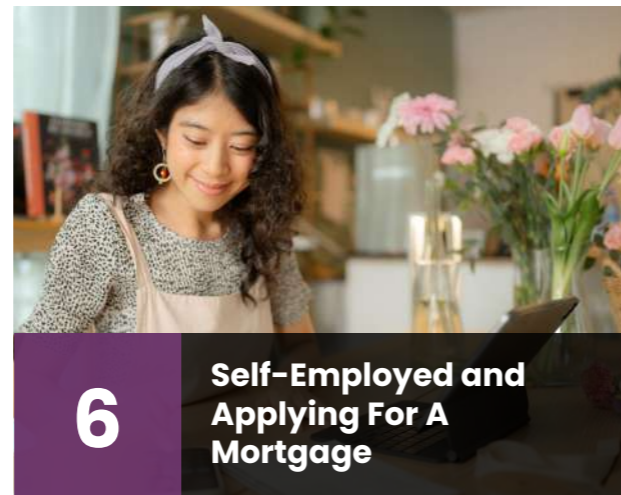


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EV Chargers At Home: What Buyers And Homeowners Should Know



## EV Chargers At Home:

### What Buyers And Homeowners Should Know

A home EV charger used to feel like a niche extra. Now, for many households, it is becoming part of the wider conversation about how a home works day to day.

If you already drive an electric car, home charging can be more convenient than relying on public chargers. If you are thinking about switching in the future, it may be worth knowing whether your current home, or the one you are hoping to buy, could support a charger.

It is not quite as simple as putting a socket on the wall. Parking, permissions, electrics, grants and future buyers can all come into it.

#### **Off-Street Parking Makes A Big Difference**

The simplest setup is usually a driveway or private parking space close to the property. That gives an installer somewhere practical to fit the chargepoint and gives the homeowner a safe place to plug in.

Without off-street parking, things can become more complicated. Running a cable across a public pavement is not normally a safe or acceptable long-term solution.

Some councils are looking at cross-pavement charging

options, but the rules can vary locally.

If you are viewing a home and EV charging matters to you, do not just ask whether there is "space for a car". Look at where the car would actually sit, how close it is to the house, and whether a charging cable could be managed safely.

#### **The Electrics Need To Be Checked**

An EV charger is not usually something to fit casually.

A qualified installer will need to check the property's electrical supply, consumer unit and earthing arrangements. Some homes may be straightforward. Others may need extra work before a charger can be installed safely.

This can matter for older properties, homes with limited electrical capacity, or houses that have already had a lot of electrical additions, such as garden offices, hot tubs or solar panels.

It is also worth thinking about where the charger would go. A neat, accessible location near the parking space is usually better than placing it somewhere awkward just because it is easier to wire.

#### **Flats, Leasehold Homes And Rentals**

If you own a freehold house with a private driveway, the decision may be fairly simple. For flats, leasehold homes and rented properties, there may be extra steps.

Flat owners may need permission from the freeholder or management company. Renters will usually need landlord consent. In shared car parks, there may be questions about allocated spaces, cable routes, billing and responsibility for maintenance.

There is support available in some cases. The UK Government's EV chargepoint grant for renters and flat owners can provide up to £500 towards the cost of installing a chargepoint at a property, subject to eligibility<sup>[1]</sup>. The property must usually have private off-street parking, so it will not apply to every home. Landlords may also be able to access grant support for residential chargepoints. From April 2026, the landlord grant can cover 75% of the cost of buying and installing chargepoints, up to a maximum of £500 per socket<sup>[2]</sup>.

### Home Charging Can Be Cheaper Than Public Charging

Cost is one of the reasons home charging appeals to many EV drivers.

Energy Saving Trust guidance published in April 2026 gave an example cost of around £17 to fully charge an EV at home, compared with £37 using public fast charging and £53 using public rapid charging<sup>[3]</sup>. Actual costs will depend on the vehicle, tariff, battery size and charging habits, but it shows why access to home charging can be attractive.

Some households may also look at off-peak or smart tariffs, particularly if they can charge overnight. The key is to compare the whole energy tariff, not just the cheap overnight rate.

### What Buyers May Ask When Viewing

If a home already has an EV charger, buyers may want to know:

- Who installed it
- Whether there is an electrical certificate
- Whether it is still under warranty
- Whether it is tethered or untethered
- Whether it is smart-charging compatible
- Whether it will be included in the sale
- Whether the electricity setup has caused any issues

If a home does not have a charger, buyers may still ask whether one could be added later. For some,

especially EV owners or those planning to switch, that could become part of the property's appeal.

### A Practical Upgrade, Not A Guaranteed Value Boost

An EV charger may make a home more convenient and attractive to the right buyer. It can also be a useful future-proofing feature.

But it should not be treated as a guaranteed way to increase value. The benefit depends on the property, location, parking, buyer demand and the quality of the installation.

For homeowners, the best reason to install one is usually practical: it suits the way you live, makes charging easier, and helps the home keep pace with changing transport habits.

If you are buying, selling or planning home improvements, it is worth thinking about EV charging as part of the bigger picture. Not every home needs one today, but more buyers are likely to ask the question in the years ahead.

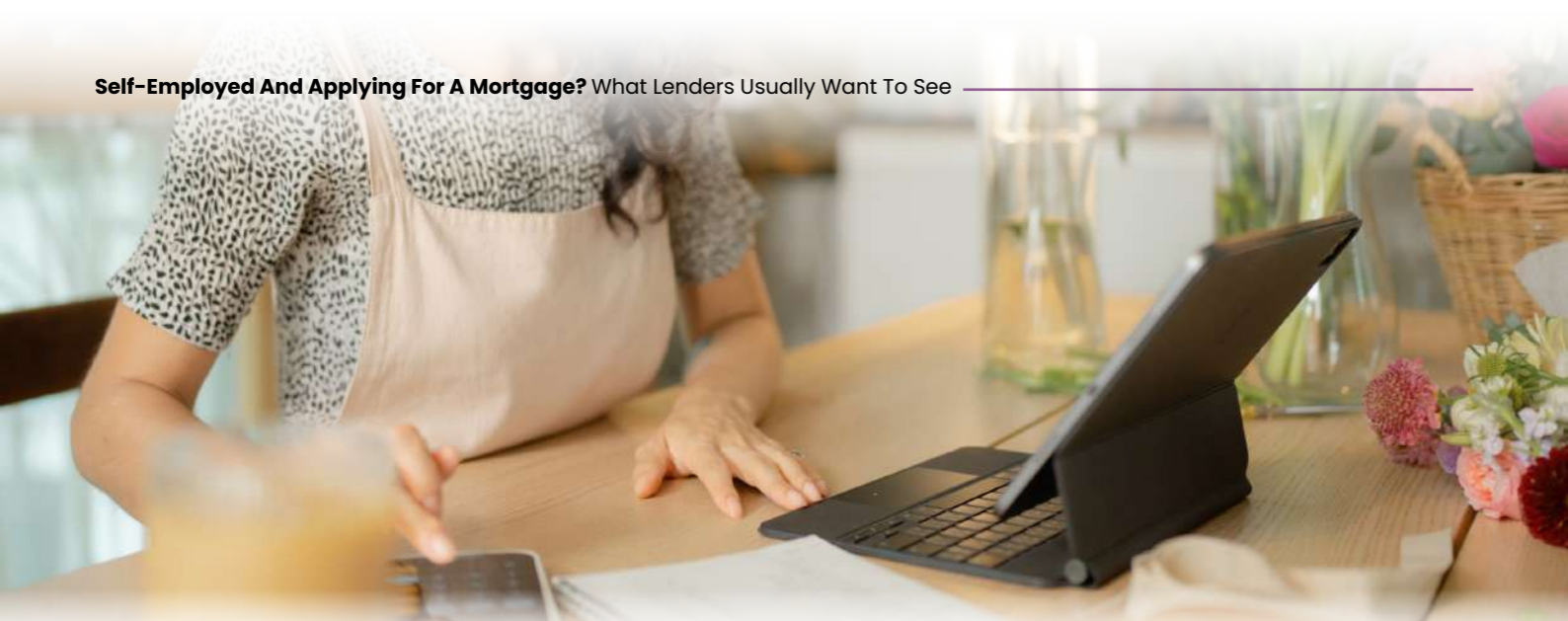
### Source Data

[1] GOV.UK - Electric Vehicle Chargepoint Grants

[2] GOV.UK - Electric Vehicle Chargepoint Grant For Residential Landlords

[3] Energy Saving Trust - Charging Electric Vehicles





# Self-Employed and Applying For A Mortgage? What Lenders Usually Want To See

Being self-employed does not stop you getting a mortgage – the difference is usually the paperwork.

If you are employed, a lender can normally look at payslips, a contract and recent bank statements to understand your income. If you work for yourself, your income may move around more. Some months are stronger than others. Some years include investment back into the business. Some people take a small salary and dividends. Others keep profit in the company rather than drawing it all personally.

That does not make the income less valid. It just means the lender has to work a little harder to understand it.

Self-employed borrowers have also been part of the wider conversation around mortgage market reform. In December 2025, the Financial Conduct Authority said first-time buyers and self-employed people could get “a step-up onto the housing ladder” under its plans to help build the mortgage market of the future<sup>[1]</sup>. That does not remove the need for responsible lending, but it does show that the way different types of income are assessed remains an important issue.

## Why Self-Employed Applications Can Feel Different

The main question for the lender is simple: is the income reliable enough to support the mortgage? That is not about a lender disliking self-employed

work. It is about evidence. An employed borrower may have the same salary every month. A self-employed borrower may have income that rises and falls through the year.

The lender may want to see how that income has behaved over time, whether it looks sustainable, and whether the business can still support the borrower after regular costs, tax and other commitments are taken into account.

That is why two people earning similar amounts on paper can have very different mortgage outcomes. The structure of the income matters, not just the total.

## Accounts, SA302s And Tax Year Overviews

For many self-employed applicants, the starting point is usually accounts and tax documents.

A lender may ask for finalised accounts, SA302 tax calculations, tax year overviews, or a combination of these. An SA302 is a tax calculation. It shows the income declared to HMRC for a tax year. A tax year overview shows the tax position linked to that return.

Together, they help the lender check that the income being used in the mortgage application matches what has been submitted for tax.

This is why it can be useful to get documents organised early. If the latest tax return has not been filed, or figures do not match across documents, it can slow things down.

## Sole Traders, Partnerships And Limited Company Directors

Not all self-employed income is assessed in the same way.

A sole trader’s income is usually based on profit after allowable business expenses. For a partner in a business, the lender may look at their share of profit. For a limited company director, things can be more layered. The applicant may take a salary, dividends, or leave profit in the company.

That last point matters.

Some directors keep money in the business for cash flow, tax planning or future growth. A few lenders may take retained profit into account, but others may only look at salary and dividends actually drawn. That can make a noticeable difference to how much someone may be able to borrow.

This is one of the reasons lender choice is so important. Two lenders can look at the same business and reach different views on usable income.

## Business Bank Statements

Lenders may also ask for business bank statements. These can help show how money moves through the business, whether income is regular, and whether the business appears active.

This is not usually about judging every small purchase. It is more about building a picture. Are invoices being paid? Is there consistent trading? Are there large unexplained transfers? Does the business account support the income shown in the accounts?

If personal and business spending are mixed together, it can make things harder to follow. Keeping records tidy is not just useful for accounting. It can also make a mortgage application easier to understand.

## Fluctuating Income

Many self-employed people have strong years and quieter years. Lenders know this, but they will want to understand the pattern.

Some may average income over two or three years. Others may use the latest year if income is rising, or take a more cautious view if income has fallen. If there has been a dip, the reason matters. A one-off maternity break, illness, major investment, change in contract or temporary slowdown may be viewed differently from a business that is steadily declining.

It helps to be ready to explain the story behind the numbers. A short, clear explanation can be useful if the accounts do not tell the full picture on their own.

## What Can Help Before Applying

Self-employed borrowers do not need to have a perfect business. They do need to show a clear, credible financial position.

Before applying, it can help to:

- File tax returns on time
- Keep accounts up to date
- Separate business and personal spending
- Reduce avoidable credit commitments where possible
- Check credit reports for errors
- Keep evidence of contracts, invoices or regular clients
- Speak to an adviser before choosing a lender

That last point is often where the biggest difference can be made. The right lender for a sole trader with rising profit may not be the right lender for a company director with retained earnings. A contractor with one strong contract may need a different route again.

## The Main Takeaway

Self-employed mortgage applications can take more preparation, but they are not unusual.

Lenders mainly want to see that the income is real, sustainable and enough to support the mortgage. The more clearly the paperwork shows that, the smoother the process is likely to be.

If you are self-employed and thinking about buying or remortgaging, it is worth getting advice early. A conversation before you apply can help you understand what documents may be needed, how your income might be assessed, and which lenders may be better suited to your circumstances.

## Source Data

[1] Financial Conduct Authority – FCA Sets Out Plans To Help Build Mortgage Market Of The Future

# Mortgage Fees Explained:

## What Are You Actually Paying For?

Most people start with the interest rate when they compare mortgages. That is understandable. The rate affects the monthly payment and it is usually the figure that jumps out first.

But it is not the only cost worth looking at.

A mortgage with a slightly lower rate can sometimes come with a higher fee. Another deal might have no product fee at all, but a slightly higher monthly payment. There may also be valuation costs, legal fees, transfer charges and exit fees to factor in.

That does not mean fees should put you off. Some paid-for deals can still work out cheaper overall. The point is that the lowest rate on the page is not always the lowest-cost option for your circumstances.

### Product Fees

A product fee, sometimes called an arrangement fee, is charged by the lender for the specific mortgage deal you choose. These fees vary. Some mortgage products have no fee, while others may charge £1,000, £2,000 or more. MoneyHelper says arrangement or product fees can typically be around £1,000 to £2,000 or more, depending on the lender and deal<sup>[1]</sup>.

This is where it is easy to be pulled in by a headline rate.

For example, one mortgage might have a lower monthly payment but a large product fee. Another might have a slightly higher payment but no fee. The better option depends on the

size of the mortgage, the length of the deal, and how much the fee changes the total cost.

On a larger mortgage, a lower rate may save enough each month to make the fee worthwhile. On a smaller mortgage, the saving might not be enough to justify paying the fee. That is why it is worth comparing the full cost over the deal period, not only the monthly payment.

### Booking Fees

Some lenders also charge a booking fee, reservation fee or application fee. This is usually paid early in the process and may be used to secure the mortgage product while the application is being reviewed. MoneySuperMarket says booking fees can be around £100 to £300 and may not be refunded if the mortgage does not go ahead<sup>[2]</sup>.

Not every lender charges one. Sometimes the fee is separate, sometimes it forms part of a wider product fee, and sometimes there is no booking fee at all.

Before paying, check whether it is refundable. That matters if your plans change, the property falls through, or the lender does not approve the application.

### Valuation Fees

A lender will usually want to value the property before agreeing the mortgage. This is mainly for the lender's benefit. They want to know the property is suitable security for the loan. Some mortgage deals include a free valuation. Others charge for it. The cost can depend on the

property value and the lender's process.

It is also worth remembering that a mortgage valuation is not the same as a full survey. A valuation may confirm whether the lender is comfortable lending against the property, but it will not necessarily give you a detailed view of the home's condition.

If you are buying an older property, a home that needs work, or somewhere unusual, a separate survey may still be sensible.

### Legal Fees

Legal work is another cost to budget for. When buying a home, conveyancing can include searches, contract checks, title checks, money transfers and dealing with the lender.

HomeOwners Alliance says average conveyancing fees when buying a house range from £400 to £1,500, with disbursements adding up to £700 or more<sup>[3]</sup>. Disbursements are third-party costs, such as searches or Land Registry fees.

For remortgages, some lenders offer free standard legal work. That can be useful, but it may not cover everything. If the case is more complicated, extra charges can still apply.

### Exit Fees And Early Repayment Charges

Mortgage costs can also appear later.

An exit fee may be charged when the mortgage account is closed. More importantly, an early repayment charge

could apply if you leave a fixed, tracker or discounted deal before the agreed period ends.

This is worth checking carefully if you think you might move home, repay a large amount, sell the property, or refinance before the deal finishes. A mortgage can look competitive at the start, but become expensive if it does not fit your plans.

### Should You Add Fees To The Mortgage?

Some fees can be paid upfront or added to the mortgage balance.

Adding a fee to the loan can be helpful if you want to keep cash available for moving costs, furniture, repairs or savings. But it usually means paying more over time, because interest is charged on the fee as part of the mortgage.

Paying upfront may reduce the long-term cost, but it is not always possible or practical. The right choice depends on your budget, how much spare cash you have, and whether keeping money back gives you more security.

### Look Beyond The Headline Rate

Mortgage fees are easy to overlook because they are less visible than the monthly payment. But they can change which deal is genuinely cheaper.

A proper comparison should look at the rate, product fee, valuation cost, legal work, cashback, exit charges and early repayment charges. The useful question is not only, "What is the rate?", it is, "What will this mortgage cost overall, and does it suit my plans?"

If you are not sure whether a fee-free deal, lower-rate deal or added-fee option is better for you, it may be worth speaking to a mortgage adviser before making a decision.

### Source Data

[1] MoneyHelper - Mortgage Fees And Costs When Buying Or Selling A Home

[2] MoneySuperMarket - Understanding Mortgage Fees

[3] HomeOwners Alliance - Conveyancing Fees: What To Expect In 2026



# Buying Near A School

## What Families Should Think About Beyond The Catchment Map

For many families, schools are one of the biggest factors in deciding where to buy.

It is easy to see why. A good school nearby can make daily life easier, reduce travel stress and give parents more confidence about the years ahead. For some buyers, it can even become the main reason for choosing one street over another.

But buying near a school is not always as simple as finding a house inside a catchment area.

Catchments can change. Admissions rules can vary. A short distance on a map does not always mean an easy school run. And in some areas, homes close to popular schools can carry a price premium that needs to be weighed against the rest of the family budget.

If you are planning a move around schooling, it is worth looking beyond the headline.

### **Catchment Does Not Always Mean Guaranteed**

The first thing to know is that living close to a school does not automatically guarantee a place. School admissions are usually handled through the local council, although the exact process can vary depending on the type of school and whether the application is for a normal intake year or an in-year move<sup>[1]</sup>.

Distance from the school is often one factor, but it may not be the only one. Admission rules can also consider siblings already at the school, faith criteria, looked-after children, medical or social needs, and other priority categories.

That means a property can look perfect on paper

but still not guarantee the outcome a family is hoping for.

Before committing to a purchase, check the school's latest admissions policy, previous distance cut-offs where available, and whether the school has been oversubscribed in recent years. Do not rely only on old estate agent wording or informal local comments.

### **Catchments Can Move**

Catchment areas are not fixed forever.

They can shift because of new housing developments, changes in demand, school expansions, local authority reviews or changes to admissions policy. A street that was comfortably inside a priority area one year may not be in exactly the same position later.

This matters if you are buying with a younger child who will not apply for another few years. The current map can be useful, but it is not a promise about future admissions.

A sensible approach is to look at several years of admissions information, not just the latest position. If a school has been heavily oversubscribed, or if there is a lot of new development nearby, it is worth asking more questions before paying extra for the location.

### **The School Run Is More Than Distance**

A home half a mile from school sounds convenient. In real life, it depends on the route.

Is there a safe walking path? Are there busy roads to cross? Is the pavement wide enough with a

buggy or scooter? Is there a cycle route? What is the traffic like at drop-off and pick-up?

A short journey can feel much longer if it involves awkward crossings, heavy traffic or parking battles every morning. The same goes for public transport. A school may look close by car, but if you rely on buses or trains, the route may be less practical.

If possible, test the journey at school-run time. A quiet Sunday viewing will not show you what the area feels like at 8.30 on a wet Tuesday morning.

### **Parking, Noise And Daily Disruption**

Living very close to a school can be convenient, but it can also come with trade-offs.

Roads around schools can become busy twice a day. Parking may be tight. There may be noise from playgrounds, sports fields, after-school clubs or evening events. Some families will not mind that at all. Others may find it frustrating if they work from home, have very young children, or need reliable daytime parking.

It is also worth checking whether there are parking restrictions, school streets, permit zones or traffic measures nearby. These can be positive for safety, but they may affect day-to-day access.

None of this means buying near a school is a bad idea. It just means the practical side matters as much as the postcode.

### **Do Not Overpay For One Factor**

Popular schools can influence demand for nearby homes. For many buyers, that demand is part of the appeal: a family-friendly area may also support resale interest later.

But it is still important not to overpay purely for one school.

Children grow up. Admissions rules change. A school's reputation can move over time. Family circumstances can also change, especially if work, childcare or secondary school plans become more important later.

A home should still work as a home. The layout, condition, mortgage affordability, outdoor space,

commute, local amenities and long-term resale potential all matter too.

If the school is the only reason the property makes sense, it may be worth pausing before making an offer.

### **Think About The Next Stage Too**

Primary school often gets the most attention, but families may also need to think ahead.

What happens at secondary school age? Are there good options nearby, or would the next stage mean a much longer journey? If you are buying a home you hope to stay in for several years, it helps to look at the wider education picture rather than only the immediate need.

Rightmove's School Checker, for example, lets buyers look at school information in a given area, including admission criteria and performance reports for many schools across Great Britain<sup>[2]</sup>. Tools like this can be a helpful starting point, but they should sit alongside local authority information and direct checks with the schools themselves.

### **A Balanced Decision**

Buying near a school can make a lot of sense. It can support family routines, reduce travel and make an area more attractive to future buyers. The key is to avoid treating the catchment map as the whole answer.

Check the admissions rules. Test the journey. Think about traffic, parking and noise. Look at future school stages. Most importantly, make sure the property still works financially and practically if the admissions picture changes.

A good school nearby is valuable. A home that works for the whole family is better still.

### **Source Data**

**[1]** GOV.UK – School Admissions

**[2]** Rightmove – School Checker: Find The Right Home Near The Right School

# Sheds, Garages And Outdoor Storage

## Are Your Belongings Properly Covered?

Summer is when the shed and garage tend to work hardest.

The lawnmower is out. The bikes are being used more. Garden furniture, tools, sports kit, pressure washers, barbecues and children's outdoor toys all seem to end up stored somewhere outside the main house.

The trouble is, a lot of people only find out what is and is not covered after something goes wrong.

A shed break-in, a stolen bike, storm damage to an outbuilding or a missing set of tools can be frustrating enough on its own. It becomes even more frustrating if the insurance position is not quite what you expected.

Most home insurance policies are designed to cover the main home first. Sheds, garages and outdoor storage areas may be included, but the details can vary. There may be limits, exclusions, lock requirements or different rules for items left outside.

So before the garden gets busy for summer, it is worth checking what your policy actually says.

### Buildings Cover And Contents Cover Are Not The Same

One of the easiest mistakes is assuming "home insurance" covers everything in the same way.

Buildings insurance usually deals with the structure of the property. That can include the house itself, and in some cases structures such as sheds, garages, fences

and other outbuildings. Contents insurance is different. It covers the belongings inside.

That distinction matters.

If a storm damages the roof of a garage, that may sit under buildings cover. If tools are stolen from inside the garage, that is more likely to fall under contents cover. If garden furniture is left outside rather than locked away, the rules may be different again.

The Association of British Insurers describes contents insurance as covering the cost of replacing or repairing possessions if they are damaged, destroyed or stolen [1]. But that does not mean every item is covered in every location, up to any value, in any circumstance.

The key is to check the policy wording, not just the headline summary.

### Check The Outbuildings Limit

Many policies include some cover for items kept in outbuildings, but there may be a separate limit.

That limit might be enough for a few basic garden tools. It may not be enough if the shed contains multiple bikes, golf clubs, a lawnmower, power tools, camping equipment and a pressure washer.

It is easy for the total value to creep up without noticing. A bike here, a cordless drill there, a new barbecue, a strimmer, a set of garden furniture cushions. Individually, they may not feel like major purchases. Together, they can add up.

If the value of the items stored outside is higher than the policy limit, you may not get back what you expected if there is a claim.

### Bikes Need A Closer Look

Bicycles are one of the items most worth checking.

Some home insurance policies include bikes automatically, but only up to a certain value. Others require higher-value bikes to be listed separately. There may also be different rules depending on whether the bike is kept at home, locked in a shed, stored in a garage, or used away from the property.

E-bikes can make this more important. They often cost more than standard bikes, and the battery may also need to be considered.

If you have expensive bikes, check whether they are covered, where they are covered, what lock requirements apply, and whether theft away from home is included. If the policy says the bike must be locked to an immovable object, simply keeping it inside a shed may not be enough.

### Security Still Matters

Insurance is not a substitute for basic security.

A flimsy shed door, weak hinges or a tired padlock can make it easier for thieves and harder to argue that reasonable care was taken. Some insurers may expect outbuildings to be locked, especially if theft is involved.

A few simple upgrades can help:

- Fit a good-quality lock
- Check hinges and screws
- Keep expensive tools out of sight
- Lock bikes to something fixed where possible
- Add motion lighting near garages or side access
- Avoid leaving ladders or tools outside where they could help someone break in

None of this has to be complicated. The aim is to make the outbuilding less inviting and to avoid obvious weaknesses.

### Keep Proof Of Ownership

If something is stolen or damaged, you may need to show what you owned and what it was worth.

Receipts are useful, but they are not the only option. Photos, serial numbers, order confirmations, manuals, bank statements and app records can all help. For bikes, it is also worth keeping the frame number somewhere safe.

A quick phone video of the inside of a shed or garage can be surprisingly useful. Open the cupboards, show the tools, pan across the bikes, and save the video somewhere secure. It may only take a few minutes, but it gives you a record if you ever need to make a claim.

### Do Not Forget Business Tools

More people now keep work equipment at home, especially if they are self-employed or work in a trade.

Tools stored in a van, shed or garage may not be covered under a standard home insurance policy, particularly if they are used for business. The same can apply to stock, machinery or equipment belonging to an employer.

If your shed or garage is partly used for work,

check the policy carefully. You may need separate business cover or tool insurance.

### Garden Items Left Outside

Not everything lives in a shed.

Garden furniture, plant pots, ornaments, barbecues, children's play equipment and outdoor heaters may be kept in the open for much of the summer. Some policies include garden contents cover, but again, limits and conditions vary.

The main thing to check is whether items are covered if they are left outside, and whether there are exclusions for weather damage, theft from an unsecured garden, or wear and tear.

If something is expensive, portable and easy to take, it is usually better locked away when not in use.

### A Quick Summer Check

This does not need to become a full admin project. A simple summer check can be enough.

Look at what is stored in your shed, garage and garden. Estimate the total value. Check your home insurance policy for outbuilding limits, bike cover, garden contents, security conditions and any single-item limits.

If the cover looks too low, or you are not sure how a particular item would be treated, speak to your insurer before there is a problem.

Sheds and garages can quietly become storage spaces for some of the most useful things you own. Taking half an hour to check the cover now could save a lot of stress later.

### Source Data

[1] Association of British Insurers – Home Contents Insurance



# Need a Hand with Your Mortgage Plans?

Whether you're thinking about remortgaging, moving home, or just want to explore your options, we're only a call or email away.

## **Happy with our service?**

The best compliment you can give is a recommendation. If you have friends, family or colleagues who could use expert mortgage advice, we'd love to help them too.

**Phone:** 01223 329666

**Email:** [info@turneyassoc.co.uk](mailto:info@turneyassoc.co.uk)