



Let us help you if you have an Adverse Credit History...

Adverse Credit History?

A poor credit rating can be a major barrier to getting a mortgage, but the good news is, there are lenders who are prepared to help those whose applications may be refused elsewhere. It might not seem fair but even having a big deposit in place and a decent salary isn't enough to guarantee you a mortgage. If you have a bad credit score, then your application is likely to be refused. Banks and building societies are cautious about who they lend to, so they always check credit reports carefully to see if potential mortgage customers have defaulted on any debt payments in the past. They will also look for any County Court Judgments (CCJs) against you, or if you have ever filed for bankruptcy. In any of these scenarios apply, the chances are you won't be eligible for most mortgage deals – even if your financial problems occurred a long time ago.



There are some mortgages however, which are specifically designed for those whose credit history is far from perfect. These are often known as 'sub-prime' mortgages or 'adverse credit' mortgages, and are generally offered by lenders specialising in this market.

If you think you may have a poor credit history or an adverse credit rating, you can obtain a free credit report from one of the following.

www.experian.co.uk

www.equifax.co.uk

www.clearscore.com

www.noddle.co.uk

Once you have your report, email it to us at info@swmortgages.com giving details of the type of mortgage you require and your personal circumstances, and one of our specialist advisors will be in contact to discuss your specific situation.

Contact Us

For more information about anything relating to your house purchase or move, your mortgage or protection or insurance, please get in touch with your Adviser or

Email: info@swmortgages.com

Call: Bristol office 0117 325 1511, Bath office 01225 584 888 or Exeter office 01392 690 888

Please visit one of our websites

www.bristolmortgagesonline.com

www.bathmortgagesonline.com

www.exetermortgagesonline.com

www.swmortgages.com

Please note that the information provided in this guide is meant as a general guide as we are not authorised nor act in any capacity for any legal, tax, or other service outside the provision for researching mortgages and protection products. We recommend you seek advice from specialist within each field of expertise. The information is correct at the time of production but is subject to change and as such we cannot be held responsible for its content.

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