

Well Christmas is upon us again I can't believe that another year has passed.

Our newsletter is intended as a reminder that we are always here to help, and to jog your memory in relation to those areas that we can help you, your family, your friends and colleagues. I hope it does this but also that it entertains you.

Nothing would give me greater pleasure than knowing it may bring a smile to your face!

To this end I thought I would include a couple of Christmas gags (with a picture of my girls blatantly advertising Stuart Brown Mortgage Services! – **I really don't make them wear those T-shirts outside the house!**).



Rudolph the Red Nosed Reindeer

A Russian couple was walking down the street in St. Petersburg the other night, when the man felt a drop hit his nose. "I think it's raining," he said to his wife.

"No, that felt more like snow to me," she replied. "No, I'm sure it was just rain, he said." Well, as these things go, they were about to have a major argument about whether it was raining or snowing. Just then they saw a minor communist party official walking toward them. "Let's not fight about it," the man said, "let's ask Comrade Rudolph whether it's officially raining or snowing."

As the official approached, the man said, "Tell us, Comrade Rudolph, is it officially raining or snowing?"

"It's raining, of course," he answered and walked on. But the woman insisted: "I know that felt like snow!" To which the man quietly replied: **"Rudolph the Red knows rain, dear!"**

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Independent
Mortgage Advice

Barbie

One day a Dad leaves work early so that he can buy a Christmas present for his little girl. After peering in the window of the local toy shop for a while he enters and asks the sales assistant "how much is the Barbie doll in the window?". "Well", says the assistant, "which one do you want, we have 'Work Out Barbie' £19.99,'Beach Barbie' for £19.99, 'Shopping Barbie' for £19.99 or 'Divorced Barbie' for £286.99.

"What!" exclaims the shocked father "why is 'Divorced Barbie' so expensive"

The assistant answers "Sir, 'Divorced Barbie' comes with Ken's car, Ken's Boat, Ken's House and Ken's Best Friend"

On a more serious note, we are very reliant on referrals from past and present clients. We are always extremely grateful for these and always try to do the best we can for them knowing that it is your friends and family that you have recommended us to.

Merry Christmas to all!

Stuart & Sharon Brown

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.

As a reminder of the services that we offer:

- **Independent Mortgage Advice**
- **Advice in relation to protection** – Life, Critical Illness, Accident/Sickness, Income Protection and Unemployment Cover – insurance is sourced from a wide variety of insurers and can be arranged for much less than you might think! Please don't assume that the 'Direct offer companies' of the world will actually offer the cheapest cover (they certainly don't help with providing any advice) – cover can be arranged to protect family as well as a mortgage
- **Buildings and contents insurance** – sourced from a number of providers
- **Loans** – Unsecured loans up to a 10 year term and Secured Loans from 1 to 25 years (APRs dependent on circumstances)
- **Will and Pension referrals** to professional advisers
- **Conveyancer/Solicitor referrals**
- **HIP referrals** coming soon.