

TOTAL UNSECURED DEBT: **£18,059**

NEW Secured loan amount: **£15,000**

APR: **21.405%** Term: **108 months**

PREVIOUS

monthly debt
payment:

£620

NEW

monthly loan
payment:

£296

NEW

monthly saving:

£324



The client had contractual payments and a CCJ and was not eligible for a DMP or a remortgage; a secured loan cleared his unsecured debts, provides a better peace of mind and had the option to be reviewed when a remortgage becomes a possibility in the future.

For more information call us now on **0800 316 2224**
or email enquiries@cleverlending.co.uk

TOTAL UNSECURED DEBT: **£42,711**

NEW Secured loan amount: **£50,020**

APR: **7.85%** Term: **132 months**

PREVIOUS

monthly debt
payment:

£1,104

NEW

monthly loan
payment:

£505

NEW

monthly saving:

£599



Due to a high ERC on their mortgage the client did not wish to select a remortgage, and with no defaults on their payments the clients chose a secured loan option. Thus enabling the client to avoid defaults on any money owed and prevent further adverse credit – something the client was very keen to do.

For more information call us now on **0800 316 2224**
or email **enquiries@cleverlending.co.uk**

TOTAL UNSECURED DEBT: £23,163**NEW Secured loan amount: £23,200****APR: 10.9% Term: 192 months****PREVIOUS**monthly debt
payment:**£833****NEW**monthly loan
payment:**£249****NEW**

monthly saving:

£584

The client originally had a surplus of just £75 per month due to debts. They had previously been declined a loan from other lenders due to missed mortgage payments and they also had a fixed rate and a high ERC on their mortgage. A DMP was a route the client did not wish to go down, so a secured loan option was chosen and the client has the opportunity to review in the future when a remortgage becomes an option.

For more information call us now on **0800 316 2224**
or email **enquiries@cleverlending.co.uk**