the mortgage brain

steve kay

Mortgage Specialist

m: 07537 170 212

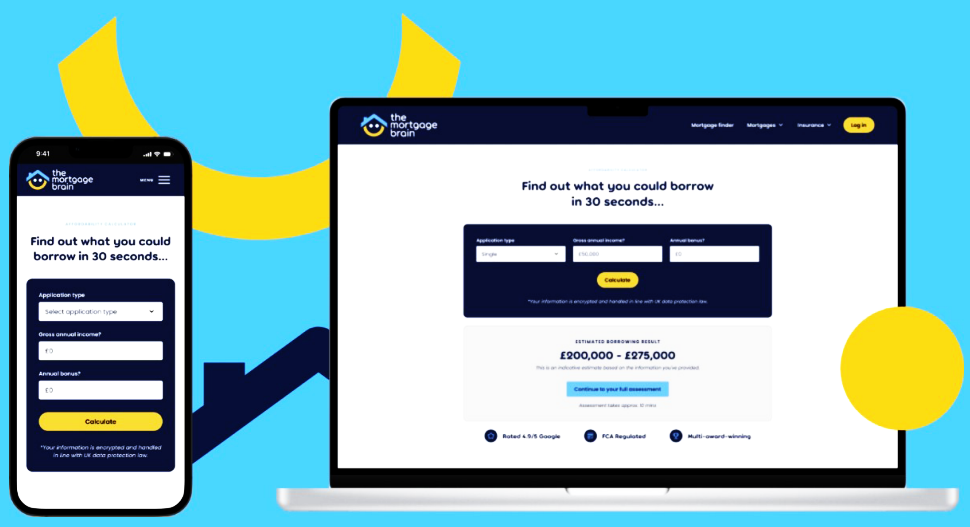
dl: 0333 340 1212

t: 0333 340 8888

steve.kay@themortgagebrain.net

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