



About Us - Simple Solutions for your lending needs

Our ethos at Mortgage Simple is to provide customers with simple solutions to their borrowing needs. Navigating your way through the multiple channels involved with lenders can be a complex task. With our expertise across residential, specialist and commercial real estate finance, we pride ourselves on providing a transparent and straightforward service. We always put our clients first and will manage your financial needs by utilising our strong and established network. At Mortgage Simple, we aim to provide a service that you can trust.

We're striving to create create a brand that customers can trust and recommend for ease and simplicity.

Client Centricity





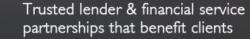


Specialist independent broker service tailored to client needs



Highly personalised client relationship management

Dedicated team of professionals that support clients throughout the whole lending process



Professional Service

FCA

Speed & Efficiency



A team with extensive banking and finance sector experience

Quick and transparent client responses

Access to the whole of market and fully regulated by the FCA

Simple & effective lending solutions



Residential Mortgages

Whatever our clients residential mortgage needs are, when it comes to finding competitive rates and a mortgage deal that's right, we are here to help

Moving Home

When you're planning a move we can help remove the stress by showing you what you can borrow and support you through the sale and purchase process

First Time Buyer

Jargon-free advice on buying your first home, we like to keep it simple. We can help right from the start of the journey planning the deposit you need, through to picking up your keys and everything in-between

Remortgage

We can help you change lenders and support you through the whole remortgage process. With access to the top providers we can find the best rates and terms available for you

Buy to Let

Whether its your first buy to let or you're a seasoned portfolio landlord, we can advise you on purchases and remortgages including HMO, Limited Company options and Multi Unit Blocks of all sizes

Specialist Buy to let

If you are a portfolio landlord or need specialist limited company borrowing advice, we can find simple solutions to complex transactions

Adverse/Bad Credit

We work with specialist lenders who are happy to consider applications from applicants with an adverse/impaired credit history

New Build/Help to buy

We offer a range of mortgages to support with new build purchases, with or without the help of government schemes

Commercial Mortgages

We offer a tailored service bespoke to our clients lending requirements

The commercial mortgage market has experienced significant changes globally in recent years. More lenders are beginning to specialise in specific sectors whilst clients are requiring even more bespoke finance arrangements. Working with our Commercial Team provides clients with the peace of mind that our service will help them save time, money and effort.

We can help with:



Offices



Industrial



Retail



Warehouse



Mixed use property



Healthcare



Storage



Retail parks



Leisure



Restaurants



Hotels



Ethical Finance Products

M Bridging Finance



Development Finance



We review client needs carefully before submitting these proposals to lenders to ensure the right deal is sourced.

Bridging finance can be very flexible and help many purposes. There are a number of short, medium and long term Bridge Finance Products available in the market.

- Residential
- Commercial
- Auction
- I and
- Refurbishment
- Act as a cash Buyer

We have an extensive panel of lenders with very trusted relationships that can help the most experienced developers or new entrants with first time build projects.

Whatever the project, our lender partnerships can help clients through the development finance process.

- Residential construction
- Commercial construction
- · Heavy refurbishment
- Ground works
- Land purchases

Our specialist finance service helps clients obtain simple and effective solutions to the most complex lending needs.

The financial needs for high net worth (HNVV) and ultra-high net worth (UHNVV) private clients can often be very complex.

We can assist UK and overseas private clients with their lending and private banking requirements by directly working with private banks that offer a personalised relationship management service.

- HNW/UHNW Clients
- International Clients
- Non Resident Clients
- Personal & Business Depositers

The Finance Application Process

Steps Enquiry Fact Find **AIP Application** Survey & Offer Legal's & Completion ☐ An Agreement in ☐ We will qualify the □ A full application will ☐ A financial fact find is □ A Valuation on the ■ Solicitors will Principle is then be prepared on complete all required initial enquiry before completed to review security property will requested from behalf of the client due diligence and requesting supporting the client's be arranged on information documentation and lenders to secure and sent to the behalf of the lender release funds for to help determine terms lender for completion of the ■ Once a satisfactory the right options underwriting and mortgage/finance □ Not all lenders available to them credit approval survey valuation has provide AIP's so on been reviewed and some occasions a credit approval is meeting with a bank provided, a formal or lender will be offer will be issued to required the client and solicitors instructed Client GDPR disclosure form Our Terms Of Lender Application Lender Legal Business & Initial documents. offer/facility letter documentation Documents KYC form Disclosure Client Reasons Issued Document Why Letter



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