



MORTGAGE
SIMPLE



RESIDENTIAL & COMMERCIAL FINANCE

Mortgage-simple.co.uk

Contents

3. About us
4. Residential Mortgages
5. Commercial Mortgages
6. Specialist Finance
7. Our Finance Application Process
8. Contact us

Some types of finance such as bridging, development, commercial and buy to let mortgages may not be regulated by the Financial Conduct Authority. Fees may be payable for advice and/or arrangement of your mortgage. As a mortgage is secured against your home or property, it could be repossessed if you do not keep up the repayments on it or any other loan secured against it. Think carefully before securing other debts against your home.

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 a brand that customers can trust and recommend for ease and simplicity.

Client Centricity



- ✓ Specialist independent broker service tailored to client needs
- ✓ Dedicated team of professionals that support clients throughout the whole lending process

Relationship Management



- ✓ Highly personalised client relationship management
- ✓ Trusted lender & financial service partnerships that benefit clients

Professional Service



- ✓ A team with extensive banking and finance sector experience
- ✓ Access to the whole of market and fully regulated by the FCA

Speed & Efficiency



- ✓ Quick and transparent client responses
- ✓ Simple & effective lending solutions

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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

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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



Storage



Industrial



Retail parks



Retail



Leisure



Warehouse



Restaurants



Mixed use property



Hotels



Healthcare



Ethical Finance Products

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Bridging 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
- Land
- Refurbishment
- Act as a cash Buyer

Development Finance

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

Private Clients

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

The financial needs for high net worth (HNW) and ultra-high net worth (UHNW) 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 Depositors

The Finance Application Process

Steps	Enquiry 1	Fact Find 2	AIP 3	Application 4	Survey & Offer 5	Legal's & Completion 6
	<ul style="list-style-type: none">❑ We will qualify the initial enquiry before requesting supporting information	<ul style="list-style-type: none">❑ A financial fact find is completed to review the client's documentation and to help determine the right options available to them	<ul style="list-style-type: none">❑ An Agreement in Principle is then requested from lenders to secure terms❑ Not all lenders provide AIP's so on some occasions a meeting with a bank or lender will be required	<ul style="list-style-type: none">❑ A full application will be prepared on behalf of the client and sent to the lender for underwriting and credit approval	<ul style="list-style-type: none">❑ A Valuation on the security property will be arranged on behalf of the lender❑ Once a satisfactory survey valuation has been reviewed and credit approval is provided, a formal offer will be issued to the client and solicitors instructed	<ul style="list-style-type: none">❑ Solicitors will complete all required due diligence and release funds for completion of the mortgage/finance
Client Documents Issued	<ul style="list-style-type: none">✓ GDPR disclosure form✓ KYC form		<ul style="list-style-type: none">✓ Our Terms Of Business & Initial Disclosure Document	<ul style="list-style-type: none">✓ Lender Application documents.✓ Client Reasons Why Letter	<ul style="list-style-type: none">✓ Lender offer/facility letter	<ul style="list-style-type: none">✓ Legal documentation

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Contact us

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