

# Unusual Mortgages

## Large Mortgage Service



### LARGE MORTGAGE FACT SHEET

#### Large Mortgage Service - About Us

Unusual Mortgages are Independent Mortgage Advisers who specialise in Large Mortgages and Complex Mortgage situations. Our lead financial adviser Chris Morgan has 25 years of experience in Banking, Finance and Mortgage Advice.

He is a former Financial Adviser of the Year, Barclays Young Business Person of the Year and finalist in the FT Adviser Mortgage Adviser of the Year contest. He has also won a host of other community and industry awards for his consumer facing work within the finance industry.

Chris has recently been shortlisted at The European Diversity Awards for Barclays Campaigner of Year. This is for his work as a Diversity Leader within the UK Financial Services Industry.

#### Large Mortgage Service - Our Products

Unusual Mortgages offer highly experienced and expert advice from an industry leading financial adviser in return for highly competitive fixed arrangement fees. On a number of occasions we have met clients who have been quoted elsewhere, broker arrangement fees of between 1% and 1.5% of the mortgage, which can equate to literally thousands of pounds of extra fees.

We have developed a business model and professional advice process that allows us to offer Independent Large Mortgage Advice at highly competitive fixed broker fees. Unusual Mortgages have recently saved one particular "Large Loan" client literally thousands of pounds in arrangement fees and total interest payable over the term of his loan.

**These are the main "Large Mortgage and Remortgage" areas that we can offer our advice in return for Set Fees.**

**Buy to Let Mortgages** – We are experienced at finding the best Buy to Let finance for both first time landlords and professional portfolio landlords. Whether you are looking to finance a single Buy to Let property or several we are able to help.

**Celebrity Mortgages** – Over the years we have advised numerous celebrities and well known personalities obtain mortgage finance. Our Large Mortgage service offers complete discretion and confidentiality throughout the mortgage process.

**Complex Mortgages** – Our advisers are highly experienced at advising clients with complex mortgage requirements and needs. We introduce mortgages to several mortgage lenders who are friendly towards complex lending situations.

**Development Mortgages** – We have arranged Development loans that have enabled our clients to build on land that they already own. Development Finance can be the key to unlocking thousands of pounds of potential future equity for our clients.

**Executive Mortgages** – We are highly experienced at arranging Large Mortgages for Company Directors, Chief Executives and Senior Management. We regularly advise Executives on how to utilise their earnings and remuneration to raise Large Mortgage finance.

**Expatriate Mortgages** – Did you know that less than 20% of UK mortgage lenders would consider an application from a British Expatriate living outside the UK. We use our expert knowledge to locate Mortgage finance for British Expatriates who are working for multi-national companies abroad.

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## Large Mortgage Service



**Landlord Mortgages** – The Large Mortgage Service regularly advises professional landlords with Buy to Let portfolios to find Mortgage finance. We are experts at finding additional funding for landlords looking for multiple mortgages.

**Large Mortgages** – We have designed our Large Mortgage service specifically for people searching for multiple or complex styles of mortgages and are looking for highly competitive broker fees.

**Let to Buy Mortgages** – Instead of selling your home, why not consider letting the property that you are currently in and purchasing a new property with a residential mortgage? We have helped countless people achieve their goal by arranging multiple mortgages.

**Million Pound Mortgages** – We have successfully arranged numerous Million Pound Mortgages for well-known clients from the worlds of entertainment, business and politics. We have fast track large mortgage connections with several leading mortgage lenders for Million Pound Mortgages.

**Multiple Mortgages** – The more mortgages that you have, the more difficult it becomes to find Large Mortgage finance. We are very experienced at finding multiple mortgage finance for both existing and new potential clients.

**Professional Mortgages** – Whether you are a Solicitor, Accountant, Doctor, Dentist, Architect or other qualified professional we are experts at finding the best mortgage for your requirements. We are in contact with a number of mortgage lenders that have special services for professionals.

**Remortgages** – People remortgage their home's for a variety of reasons, including saving interest, home improvements and further property purchase. We are highly experienced at raising capital on existing properties and switching mortgages to save money.

**Sports Mortgages** – We are uniquely placed to help successful sportsmen and women find large mortgage finance. Our lead mortgage adviser is a multiple world champion in his own sport and is uniquely placed to understand the needs and requirements of well-known sports people.

### Here's a recent Large Mortgage Case Example (Simon, Aged 40)

Simon one of our "Large Mortgage" clients had been quoted elsewhere an arrangement fee of 1.35% of his total Buy To Let mortgage of £200,000 which equated to £2700 of extra fees. In comparison we charged Simon a fixed broker fee, which equated to almost £2000 in savings in upfront arrangement fees.

We also saved Simon thousands of pounds of interest on a Development Mortgage Loan to build a further property, as we were able to negotiate a lower interest rate on a development mortgage of £300,000. This saving totalled £14,000 in interest over the 12 month term of the Development Loan highlighting the benefits of seeking qualified expert financial advice.

**Visit our website [www.unusualmortgages.co.uk](http://www.unusualmortgages.co.uk) or visit our News Blog [www.unusual-mortgages.co.uk](http://www.unusual-mortgages.co.uk) to read all our latest case examples or Call us on 0845 474 3075 to speak with us about your Large Mortgage requirements.**

**Authorised and regulated by The Financial Conduct Authority.**

**Please note most Buy to Let mortgages are not regulated by The Financial Conduct Authority.**

**Fees will apply for mortgage advice. We charge a set fee of between £595 and £995 payable on application, dependent on the amount of work involved, the type of mortgage you are applying for and any commission we receive from the lender on completion of your mortgage. Please contact us for a specific quotation.**

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