

# Unusual Mortgages

Large Mortgage Service



Autumn 2014

## 'New "Large Mortgage" Advice Service'

Unusual Risks are today delighted to announce the launch of their new "Large Mortgage" Advice Service called Unusual Mortgages. The service is designed to assist consumers who are particularly looking for large mortgage funding such as Company Executives, British Expatriates, Celebrities, Sports People, Professional Buy To Let Landlords and Property Developers.

The Unusual Mortgage Service has been developed following the recent changes within the mortgage industry around the sanctioning and agreeing of mortgage loans. There are now many new consumers that may feel inclined to seek professional Independent Mortgage Advice, but are questioning some of the high arrangement fees being charged by brokers for more complex large mortgage situations.

### **Speaking about the Unusual Mortgage Service, \*Chris Morgan, Lead Financial Adviser of Unusual Risks said;**

*'Unusual Mortgages offers 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 now developed a business model and professional advice process that allows us to offer Independent 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'.*

The "Large Mortgage" client in question had been quoted elsewhere an arrangement fee of 1.35% of their total Buy To Let mortgage which equated to £2700 of extra fees. In comparison Unusual Mortgages charged the client a fixed broker fee, which equated to almost £2000 in savings in upfront arrangement fees.

Unusual Mortgages has also saved the same client thousands of pounds of interest on a Development Mortgage Loan to build a further property, as they were able to negotiate a lower interest rate on a mortgage of £300,000. The saving totalled £14,000 in interest over the 12 month term of the Development Loan highlighting the benefits of seeking qualified expert financial advice.

**If you require more information about Unusual Mortgages our Award Winning Lead Financial Adviser Chris Morgan can be reached at [enquiries@unusualmortgages.co.uk](mailto:enquiries@unusualmortgages.co.uk) or by phoning 0845 474 3075.**

**You can also find us the web at [www.unusualmortgages.co.uk](http://www.unusualmortgages.co.uk) and for all of the latest "Large Mortgage" News, Case Examples and Factsheets you can visit the Unusual Mortgages Blog at [www.unusual-mortgages.co.uk](http://www.unusual-mortgages.co.uk)**

Unusual Mortgages

**Address:** 8 Kings Road, Honiton, EX14 1HW | **Phone:** 0845 474 3075  
**Email:** [chris@unusualmortgages.co.uk](mailto:chris@unusualmortgages.co.uk) | **Website:** [www.unusualmortgages.co.uk](http://www.unusualmortgages.co.uk)

# Unusual Mortgages

Large Mortgage Service



Autumn 2014

**\*Note:**

Unusual Mortgage's 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 FT Adviser Mortgage Adviser of the Year. 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.

**For further information please contact:**

## Chris Morgan

### Marketing Manager

Unusual Mortgages  
8 Kings Road  
Honiton  
EX14 1HW

Office 0845 474 3075

Mobile 07545 781455

Email [chris@unusualmortgages.co.uk](mailto:chris@unusualmortgages.co.uk)

Website [www.unusualmortgages.co.uk](http://www.unusualmortgages.co.uk)

### Notes to editors:

1. Chris Morgan would be happy to discuss with editors features on large mortgage and complex lending situations.
2. Chris Morgan is the Marketing Manager of a firm of mortgage and insurance advisers that offers specialist advice to people looking for large mortgages, such as Company Executives, British Expatriates, Celebrities, Sports People, Professional Buy To Let Landlords and Property Developers.
3. Unusual Mortgages can be found at their website [www.unusualmortgages.co.uk](http://www.unusualmortgages.co.uk) or their News Blog [www.unusual-mortgages.co.uk](http://www.unusual-mortgages.co.uk)
4. Chris has over the years contributed to many features and interviews for titles such as The Guardian, The Independent, The Financial Times, FT Adviser, Money Marketing, The Observer, Evening Standard and Money Observer.
5. Unusual Mortgages is a Trading Style of Compass Mortgage and Insurance Services who are authorised and regulated by the Financial Conduct Authority. Registration number 497173. Please note most Buy to Let mortgages are not regulated by the FCA. 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 the commission we receive from the mortgage lender. Please contact us for a specific quotation

Unusual Mortgages

Address: 8 Kings Road, Honiton, EX14 1HW | Phone: 0845 474 3075  
Email: [chris@unusualmortgages.co.uk](mailto:chris@unusualmortgages.co.uk) | Website: [www.unusualmortgages.co.uk](http://www.unusualmortgages.co.uk)