



BLACKTOWER FINANCIAL ADVISERS LIMITED

The Professional Forum

Residential Mortgage Update June 2005

Welcome to the first of our new-style Residential Mortgage updates.

Why should you refer clients to Blacktower Financial Advisers for mortgages?

- *Dedicated department of seven experienced staff, headed by Beverley Ham, Financial Adviser's mortgage IFA of 2004.*
- *All of our business is recommended and referred. You as an Introducer are our lifeline. We value and welcome your input, keep you informed every step of the way and fully appreciate that by introducing us, you are trusting us to look after your clients.*
- *The majority of our clients are the Self-employed or Company Directors. We are well versed in interpreting their needs and accounts; recognising that for many wide ranging reasons their income can be challenging and need substantiating.*
- *We work on a 'No Success, No fee' basis and offer mortgages from the whole market. Upon successful completion of an introduction, we pay recognised Introducers 25% of our fees generated.*
- *We will work actively with lenders where the 'tick box' approach doesn't work.*
- *As a firm of leading IFAs, we are able to offer holistic financial planning, enabling us to evaluate with your input, appropriate tax planning strategies.*
- *Our Residential Mortgage Advisers work alongside our Commercial Property Dept, who complete in excess of £85m of Commercial Mortgages per year. This team provides competitive funds for owner occupiers, investors and developers.*

Why should up to 70% of your clients consider re-mortgaging now?

Recent statistics show that 70% of residential mortgages are funded at the lender's standard variable rate. This currently averages at approximately 6.75%..... 2% over clearing bank base! No-one in their right minds should be paying this on their main residence!!

There remain some 'fee-free' re-mortgage products that could easily result in a saving of up to 1.75% p.a.

Capital raising for any purpose is permissible.

When you are next talking with your clients, think what a financial benefit you could be giving them, and yourself, by introducing them to our service!

We look forward to being of assistance.

Julian Sartori, Matthew Mustoe—Residential Property Finance
Beverley Ham, Adrian Dadds, Nicola Hinkley—Commercial Property Finance
Blacktower Financial Advisers Limited
80 Coombe Road, New Malden, Surrey, KT3 4QS
Tel: 020 8336 6350 Fax: 020 8336 1713
Email: bfa@bfa-uk.com
www.bfa-uk.com

This bulletin is intended FOR PROFESSIONAL ADVISERS ONLY and to provide an outline of terms that may be achievable. Each case, however, has to be considered on its individual merit. Blacktower Financial Advisers Limited are Authorised and Regulated by the Financial Services Authority. Whilst all due care has been taken in ensuring the above information is correct at the time of printing, Blacktower Financial Advisers Limited cannot accept responsibility as to its accuracy. Your home may be repossessed if you do not keep up repayments on a mortgage or other loans secured on it.