

largemortgageloans.com



Bespoke Mortgage Services



WELCOME TO OUR BESPOKE MORTGAGE SERVICES



If you are looking for a large mortgage to fund a residential or commercial property purchase or refinance an existing arrangement, you need the support of a specialist broker. Someone with first hand experience of arranging high value mortgages. Someone who knows the whole of the market, not just the high street lenders. Someone like us.

We specialise in arranging large mortgages in the UK, offering a bespoke service for high net worth individuals. Working together with tax and currency experts, we actively manage your mortgage with the aim of helping to reduce the amount you repay.

We have developed extensive links to private banks, niche lenders and private investors, all of whom have an appetite for larger and more complex loans.

We understand that a mortgage is more than just a loan. We start by understanding your overall financial and lifestyle goals, whether business or personal. Then we use our expertise and experience of the market to create a bespoke solution, to suit your own unique situation.

Whatever support you might need, whatever questions you might have, our team of fully-qualified mortgage advisers are here to help.

HOW CAN WE HELP?

Debts can be managed, just like investments. Using our own specialist knowledge, and working with our professional partners, we aim to help you reduce the amount you have to repay – by making the most of tax laws and fluctuating foreign exchange and interest rates.

As a specialist broker, we search the whole of the UK market. That means we have access to exclusive private bank deals, which you won't find on the high street, including products like professional, offset and multi-currency mortgages.

The larger your mortgage becomes, the more options you have and the more complicated and confusing it can be. We're here to make it simple. We'll assign you your own, dedicated mortgage manager. They'll take the time to understand exactly what you need, discuss all the best options with you clearly, then make all the arrangements for you, from start to finish.





WHAT'S YOUR SITUATION?

We have a wide range of clients: foreign nationals living abroad, British expats living abroad, UK residents earning in foreign currencies, 'Non-domiciled' UK residents (for tax reasons) with offshore or overseas income and wealthy people, looking for tax-efficient solutions like currency mortgages.*

Our fully qualified mortgage professionals arrange property finance for well-known celebrities, including actors and actresses, sportsmen and women and leaders from all walks of life.

We understand the importance of protecting your privacy when arranging your finance; confidentiality is assured at all times. We are available to speak or meet with you at very short notice, to fit in with your lifestyle and are happy to travel to see you at a time and location of your choosing.

*Changes in the exchange rate may increase the sterling equivalent of your debt

Call us now on 020 7519 4900 and tell us about your situation. Or visit www.largemortgage loans.com.

WHAT KIND OF MORTGAGE ARE YOU LOOKING FOR?

RESIDENTIAL MORTGAGES

Looking to buy a luxury home, right here in the UK? On top of finding you the best rates, we can find you a mortgage with flexible features like payment holidays, overpayment, underpayment, or the option to borrow back money you've already repaid.

BUY TO LET MORTGAGES

Looking to let? Whether you're trying to find your first buy to let mortgage, or refinance your existing property portfolio, we can help you find the right mortgage. We'll work out what makes the most sense for your investment.

COMMERCIAL MORTGAGES

Buying for business? Whether you're looking to expand your own business, or go into property development, we've got substantial experience arranging mortgages for businesses and wealthy people. Our relationships with specialist lenders mean we can arrange mezzanine finance, for property development.

OVERSEAS MORTGAGES

Buying abroad? We can arrange finance across Europe, as well as the Caribbean and the US. Depending on what suits you best, we can arrange funding in the country and currency you're buying in, or right here in the UK.

MULTI-CURRENCY MORTGAGES

In addition to Sterling mortgages we can also arrange foreign currency mortgages for our clients who are buying UK property.

Log onto our website www.largemortgageloans.com to access calculators and download factsheets with all the information you will need regarding the whole house buying/selling procedure. We've made it simple.

Feel free to download our Mortgage Toolkit app for iPhone and iPad, giving you immediate access on the move to our best buys and calculators.



WHAT ABOUT TAX?

Finding you the best mortgage isn't just about finding the best rate. We look at your whole financial situation as we're weighing up different options. And tax is a critical part of the equation.

There are all kinds of decisions that can have tax implications, whether you buy your property in your own name, for example, or set up a company to buy it instead.

Whether you opt for a traditional mortgage, or one that's offshore, we work closely together with tax professionals, to work out all the implications.

COULD A CURRENCY MORTGAGE BE RIGHT FOR YOU?

In addition to Sterling mortgages we can also arrange foreign currency mortgages for our clients who are buying UK property.

A currency mortgage is designed to reduce the size of your debt, and the cost of servicing it - by borrowing in currencies that are weakening against the pound, and that carry a lower interest rate.

If you have an interest-only mortgage, with no repayment vehicle in place, it's an option you may wish to consider. It's a strategy that really needs at least three to five years, to pay off.



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HOW DO CURRENCY MORTGAGES WORK?

We'll refinance your mortgage with a private bank, offering a multi-currency mortgage. Your currency manager will switch your mortgage between the major currencies – euro, sterling, US dollar, Swiss franc, yen, Canadian dollar, Australian dollar. As the currency changes, so does the interest rate. You'll get a letter, with all your latest details, every time there's a switch.

Like any investment strategy, this approach comes with risk – medium to high. You need to be able to afford the repayments, in case the rates go against you. Before you make up your mind, we'll sit down with you, look at your own situation, and come up with a solution that suits you – including a sterling mortgage, if that's what feels right. Our managed multi-currency mortgage service offers three potential benefits:

- Debt reduction - This is achieved by switching your mortgage between foreign currencies which weaken against sterling.
- Interest rate savings - This is achieved through borrowing in one or more low-interest rate currencies.
- Tax efficiency - In common with all residential property owners in the UK, private individuals borrowing against their main residence will find that the benefits of the programme are currently tax efficient.

With these potential benefits come risks and foreign currency loans should not be considered by anyone who is unable to afford the financial implications of a permanent increase in their loan and resulting higher Sterling interest rate payments.

Changes in the exchange rate may increase the Sterling equivalent of your debt.

A 'real life' example

Imagine you're starting off with a mortgage of £1 million.

We refinance your mortgage, converting it into US dollars, at a rate of \$1.39.50.

Some time later, your mortgage is converted back into sterling, when the rate has risen to \$1.55

Working with these figures, your original £1 million debt will have shrunk to just £900,000.

Of course, this is only an example.

Currencies and interest rates are constantly shifting, and there's always the chance you could end up owing more.



WHAT ELSE DO WE DO?

We have many years of collective experience arranging private and commercial insurance for our clients

Insurance for your property and possessions

We can arrange all kinds of insurance for you, as we're arranging your mortgage.

- Buildings insurance, in case your property is damaged or destroyed.
- Contents insurance, in case any of your possessions are lost or broken.

Insurance for you and your loved ones

If you're worried about what will happen to you or loved ones if something happens to you, there are different kinds of insurance that aim to help reduce the burden.

- Critical illness or life insurance, if you fall seriously ill or die.
- Income protection, if you're injured and can't work for a long time.
- Mortgage payment protection (sometimes called accident, sickness and unemployment insurance), which covers you for up to two years, if you're out of work.

Property concierge

Every day, we work with property professionals of all kinds, as we're going about our own business. We can use those connections to make things happen for you. Expert property buyers and agents, tax and legal advisers. If we can help, we will. Just ask.

Who else do we work with?

Your trust is extremely precious to us. We choose our partners carefully, for their integrity, experience and stability.

Our partners include a law firm with one of the largest tax and trusts departments in the country and the UK's largest and longest established currency mortgage manager.

Call us now on 020 7519 4900 and tell us about your situation. Or visit www.large-mortgage-loans.com.

READY TO TALK?

It all starts with a conversation. Give us a call and tell us exactly what you're looking for. We're always happy to talk, even if you're not sure what you want.

If you'd like to know more about us before you pick up the phone, you can visit our website, where you'll find useful guides, fact sheets, example rates and testimonials.
Take the first step.

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www.largemortgageloans.com.





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A typical fee of 1.17% of the mortgage amount is payable. Of this, 20% is payable on application and the balance of 80% on completion. For example on a mortgage application of £100,000 the fee would be £1,170 in total. Of this, £234 (20%) would be payable on application and the balance of £936 (80%) on completion. The total fee is non refundable. We may also be paid commission from the lender.

The guidance and/or advice contained within this brochure is subject to the UK regulatory regime and is therefore primarily targeted at customers in the UK. Calls may be recorded for training and monitoring.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

Largemortgageloans.com is a trading name of Largemortgageloans.com Limited

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