

LONDON MORTGAGE
SOLUTIONS

London Mortgage Solutions

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Who We Are

At London Mortgage Solutions we pride ourselves on the reliable, forward thinking, and trustworthy advice we provide to our customers. We help customers navigate the options available to them through clear information and guidance, which in turn enables them to understand their choices and make informed decisions. London Mortgage Solutions offers mortgage and protection advisory services which are tailored to protect your home and meet your individual and family needs.

Our advisers have over 30 years' financial experience in helping a wide range of clients from first time buyers to multiple let landlords. Our many clients are at the heart of everything we do – we aim to get it right first time and that is why many of our clients would not go anywhere else.

London Mortgage Solutions are directly authorised by the Financial Conduct Authority with access to the whole of market. Registered in England 933918.

A portrait of a man with dark hair, a beard, and glasses, wearing a white shirt. The image is partially obscured by a dark blue vertical bar on the right side of the page.

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Who Am I ?

My Name is Nik, found and owner of London Mortgage Solutions.

I have been in financial services for over 14 years.

I am a property investor and property developer. I have 2 live projects at present;

- 1) Property conversion to 4 luxury flats in W3 (Acton)
- 2) Ground-up Development for a single unit consisting of a 2-bed house in SL3 (Langley)

Services

- Bridging Finance
- Development Finance
- Residential Mortgages
 - First Time Buyers, Home movers and Help to Buy
- Complex Mortgages
 - Self-Employed, Lending into Retirement and High Net Worth
- Buy-to-Let
 - Personal, Portfolio Landlords, and Limited Company
- Second Charge Mortgages
- Life Insurance
 - Life Insurance, Critical Illness, Income Protection & Home Insurance

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Bridging Finance

- A bridging loan is a short-term finance option most suited to landlords and property developers for funding project or buying at auction.
- If you need to renovate business premises, support a buyer chain that's in difficulty or complete on a purchase quickly, you can bridge the gap with short-term funding.
- At London Mortgage Solutions we work with the whole market to offer a quick funding solution best suited for you.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Some forms of Buy To Let mortgages are not regulated by the Financial Conduct Authority.

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Development finance

- Development finance is a short-term loan that's best suited to property developments such as refurbishment or ground-up construction.
- At London Mortgage Solutions we have great expertise in arranging finance for projects including residential, commercial, student accommodation, and mixed-use.
- We have the expertise to review the whole market and provide the best finance options for your project.

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Residential Mortgages

- First Time Buyers
- Home Movers
- Remortgage

We cater for all income allowances including; Commission, Bonus, Car Allowance, Shift Allowance & More

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Complex Mortgages

- Self-Employed
- High Net Worth Individuals
- Lending Into Retirement

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Buy-to-Let

- Personal Name Buy to Let Mortgages
 - Portfolio Landlords
- Limited Company Name Buy to Let Mortgages

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Second Charge Mortgages

- A second charge is a mortgage that is secured against a property which already has a mortgage on it.
- The second charge is completely independent from your first mortgage and is a completely different product with a new lender. This means the rate and term may be different.
- You will need your existing lenders permission in order to secure a second charge on your property. The second charge rates available to you will likely be higher than the rate of your first mortgage, as second charge lenders are taking on more risk if you were unable to keep up repayments on your mortgage and your property was repossessed.

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Life Insurance

- Life Insurance
- Critical Illness Cover
- Income Protection
- Key Worker Insurance (Self-Employed)

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