

RESIDENTIAL MORTGAGES

HIGH VALUE MORTGAGES

Rising property prices over the past few years means a £1 million mortgage is not that unusual anymore, with a significant number of the deals SPF Private Clients arranges running into the millions of pounds. But finding a larger mortgage is not necessarily straightforward, as some high-street lenders prefer not to offer bigger loans.

However, the situation is changing with an increasing number of high-street lenders prepared to offer mortgages of £1m and above at competitive rates of interest. For wealthy clients, the private banks provide another option when it comes to high-value mortgages, although these deals can be difficult to access unless you already have a relationship with the bank. The advantage of the private banks is that while some may require the transfer of assets under management when agreeing to a mortgage, they take time to really understand the customer and their circumstances, tailoring products to suit. Rates can also be extremely competitive, on occasion even undercutting rates offered on the high street.

As one of the UK's leading mortgage brokers, SPF Private Clients are mortgage experts, adept at dealing with mortgages of all shapes and sizes, but we are particularly good at handling large mortgages. We have access to a wide range of high-value mortgage options, from private banks, specialist lenders and high-street banks. The advantage of getting your mortgage through us is that we know which lenders are particularly good at larger mortgages so you won't waste your time applying to a number of lenders who simply won't consider such a big loan.

SPF Private Clients can also access preferential rates and bespoke arrangements on large mortgages that are available either exclusively to us or only a handful of brokers. This means you can rest assured that you really are getting the best solution for your circumstances.

Our experienced advisers are on hand to guide you through the process, recommending the best product and rate to suit your needs after comparing all suitable options for £1m-plus mortgages. We take time to get to know you and really understand your circumstances and needs before recommending the appropriate option. If a private bank is the answer, our close relationships with the private banks mean we will know not only the right one to approach but the most suitable individual within that bank to ensure you get the right mortgage for you.

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PRIVATE
CLIENTS

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. A fee of up to 1% of the loan amount is payable. For example, if we arrange a loan of £100,000 the fee could be £1,000. The exact fee charged will depend on the amount of work undertaken.



SPF Private Clients Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages.