

STURGESS

MORTGAGE SOLUTIONS

RESPECTED | TRUSTED | RECOMMENDED

Mortgage advice tailored to you



MORTGAGES
PROTECTION
CONFIDENCE

sturgessmortgage.co.uk

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Sturgess Mortgage Solutions Ltd is a trusted and respected financial firm based in South Wales.

A simpler, better service for people who want to buy a home. With offices in Swansea, Sturgess Mortgage Solutions currently organises lending in excess of £100M per year.

**Founder & Managing Director:
SHAUN STURGESS**

Working Together

Whether you are a first-time buyer, buy-to-let investor, or moving up the property ladder, Sturges Mortgage Solutions can offer you bespoke mortgage and protection advice.

Our expert advisers work with a range of clients to secure finance from a wide variety of banks, building societies and specialist lenders. As an established broker, we regularly engage with new lenders. This enables us to have a continuous dialogue with a wide selection of lenders and ensures that we have constant access to the most up-to-date mortgage deals.



“We have a client base that keep coming back to us.”

Shaun Sturges

We believe that working closely together is the best way to gain trust, reliability and certainty. By using Sturges Mortgage Solutions as one point of reference during transactions, we can really get to know each other and build up a strong rapport. This, in turn, allows us to achieve long-term success and deliver fantastic results for you, time after time.

A Holistic Approach

At Sturgess Mortgage Solutions, we know that every client has individual needs which is why we take a holistic approach to your finances.

In order to be able to find the best solution, we need to know all the factors and challenges. What we do is take an overview of your position, which means that we have a comprehensive look at all your circumstances. This allows us to help you find different ways to use your assets and gain maximum value from them.

We're so confident in our service that we don't charge a fee until your Mortgage has been Offered (Approved) in full.



"There are so many nuances to someone's financial circumstances."

Phil Harries

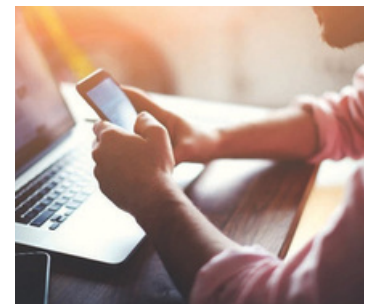
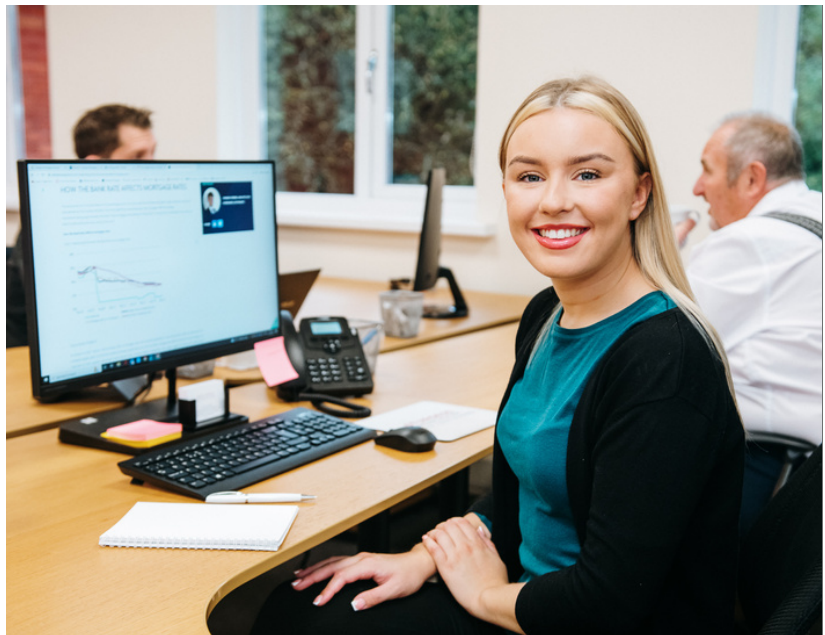
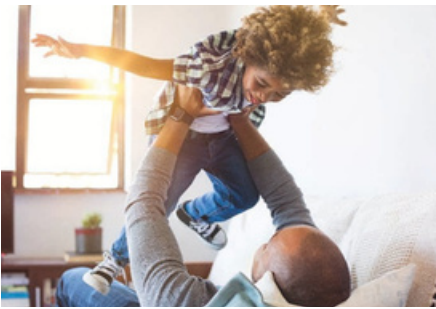
This unique approach, along with our premium level of expertise, knowledge and service, puts us in the strongest position to help you explore all your options.

It allows us to make a difficult process easier, overcome any problems that you might have and ensure that you achieve the right outcomes.

Personal Relationships

When you're experiencing an emotional transaction such as buying a property, choosing the right mortgage and level of protection can be difficult to do on your own.

Working with Sturgess Mortgage Solutions gives you reliable information from an advisor who you can trust. Someone who can give you simple, yet clear advice. Who saves you time, adds value to the whole process and offers a friendly voice for those times when you just want to hear an expert tell you that you're doing the right thing.



"You can't have a relationship with a computer."

Rebecca Newman

We appreciate that EVERYONE IS DIFFERENT and they don't generally fit into boxes. By making sure that we understand what you really need, we can gauge your risk appetite, provide you with the right options and give you the full benefit of our knowledge and exemplary service.

Finding the right mortgage

With thousands of different mortgages available, we understand that it can be quite daunting and difficult to know where to start or who to turn to.

Which is why we encourage people to come to us right at the beginning of the home-buying process. We can help you with your finances even before you have found your perfect home! We narrow down the options to the one product that is right for you and then see you through the whole process.



"We hold people's hands and walk them through the process."

Beth Thomas

Our extensive industry experience enables us to select the right product from the many different types of mortgages that are available. We cater for a wide variety of sectors and in addition, offer a tailor-made service for those of you who have complex incomes or specific financial requirements.

Solving your complex needs

Residential Purchases

With purchasing properties becoming an increasingly time-sensitive process, we work quickly and efficiently with the right lenders to ensure that you avoid any possible delays in receiving your mortgage offer.

Residential remortgages

We can help you remortgage your existing properties to generate deposits for new property purchases, home extensions, or allow you to pay off secured and unsecured debts.



“Sturges Mortgage Solutions help clients think in a different way.”

Shaun Sturges

Buy-to-Let

Our expertise can help you navigate strict exposure and lending limits in the buy-to-let market, allowing you to make an investment which offers a regular income or pension annuity alternative.

High net worth and specialist

Our specialist knowledge of the medical, legal and banking industries means that we are ideally placed to offer you advice if you have either irregular earnings or multiple income sources.

Later life lending and equity release*

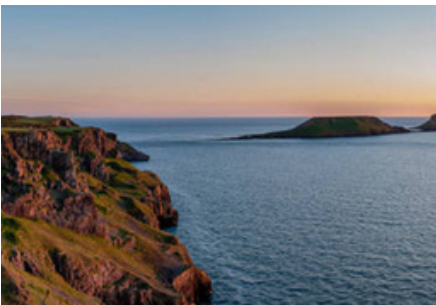
We can help you to select the right later life lending and equity release mortgages, allowing you to repay debts, gift money to family members and even provide funds for emergencies.

**An Equity Release product will reduce the value of your estate, will not be suitable for everyone and may affect your entitlement to state benefits. To understand the features and risks please ask for a personalised illustration.*

Bridging Finance

When it comes to raising short-term finance, we pride ourselves on being able to find solutions for everyone's individual circumstances.

Our brokers have access to market-leading bridging loan rates and can help you secure funds quickly and efficiently. Whether you are looking to avoid breaking a chain, clear development finance, refurbish a property or realise an auction purchase, you can trust us to get the right loan rates for the funds that you need.



"If you treat people as individuals it's quite easy to find solutions for them."

Jason Disbray

Working with Sturgess Mortgage Solutions means that we do the hard graft for you, saving you time, effort and the frustration of not knowing which way to turn to get the best rate. In addition, we can advise you on the different ways in which using a short-term bridging loan can help you.

Protecting you and your family

At Sturges Mortgage Solutions, we believe that it's vital to underpin the foundations of your mortgage by making sure that you have adequate protection.

We can help you to arrange income protection, life insurance and critical illness cover in order to give you peace of mind. Once your protection policies are in place, if you become unable to work long-term, or if the worst should happen, you can be sure that you and your family are fully covered.



“Without protection, when something close to home happens, it's too late.”

Jason Disbray

A suitable life insurance plan will provide an agreed lump sum payment in the event of death, while critical illness cover will pay you an agreed amount following a specified illness diagnosis. We recommend placing a life plan in Trust to ensure both prompt payment and the cover amount not being subject to inheritance tax.

Getting started with Sturgess

A STEP BY STEP GUIDE TO HOW THE PROCESS WORKS

- **You contact one of our consultants over the phone or arrange a time to meet in one of our offices.**
- You tell us what you are looking for and we assess your mortgage and protection needs based on your monthly budget.
- **We collect the information and documentation that the lenders and providers will need.**
- Based on the information supplied, we provide you with illustrations for the most suitable products for your circumstances.
- **With your agreement, we then submit the application on your behalf with a view to securing a mortgage offer as quickly as possible.**
- We manage the application through to completion and liaise between all involved parties such as valuers, estate agents and solicitors.
- **Post-completion we are available for any questions. When you reach the end of your initial product, we are also able to discuss any further mortgage or protection product requirements.**



“From first point of contact, you have someone with you all the way through the transaction and beyond.”

Shaun Sturgess

CONTACT US today and discover how Sturgess Mortgage Solutions can help you find the right mortgage and protection cover:

Telephone - 01792 399155

Email - enquiries@sturgessmortgage.co.uk

Web - www.sturgessmortgage.co.uk

Connect with us on Facebook, Instagram or TikTok

Our Relationships

Here at Sturgess Mortgage Solutions we align ourselves with only the very best in providing a supreme Client experience. These are reciprocal relationships where businesses feel confident in referring their clientele to us for assistance.

Many of our clients take pride in the knowledge that they can refer us to their friends, family, and work colleagues without obligation but with complete peace of mind.

At Sturgess Mortgage Solutions we believe that a great mortgage broker builds genuine relationships with our success measured by relationships rather than figures.



"Ours is a business on referrals and recommendations"

Shaun Sturgess

Sturgess Mortgage Solutions Ltd is an appointed representative of the Right Mortgage Limited, which is authorised and regulated by the Financial Conduct Authority. FCA number: 953496. Registered Address: St Johns Court, 70 St Johns Close, Knowle, Solihull B93 0NH.

Most forms of Buy to Let Mortgages are not regulated by the Financial Conduct Authority (FCA) Sturgess Mortgage Solutions Ltd will not provide advice on Estate Agency Services, Equity Release. These services will be on a referral basis only.

There may be a fee for mortgage advice. The actual amount you pay will depend upon your circumstances.

Your home may be repossessed if you do not keep up repayments on your mortgage

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Conveyancers



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