



Because we are not all the same





# Introduction



Ian D Balfour C.E.O.

## Welcome

When someone reminded me that the credit crunch happened over six years ago, I had to take a moment to consider. We seem to have been working so hard to make things happen, it is easy to forget that the collapse happened so long ago. Yet here we are, those of us who have survived and put our businesses back together, looking at a year where the improving market conditions that have characterised the last eighteen months or so, can be seen to be consolidated into solid growth and greater opportunity for us all.

My crystal ball tells me that brokers are going to have a very good year in 2015. Not only is the message getting through that the best place for 'real' advice is through professional advisers rather than the one trick pony that exemplifies 'advice' for individual lenders with branch networks (that is if clients can get an interview!) but the recent increase in procuration fees by lenders is a sign they are recognising the importance (again!) of you the intermediary.

Here at SMS, we are working to provide even more lending choice for you, particularly from those sources able to see beyond the credit score and look at your client as a human being rather than a number in a particular box. Our new Mortgage Village (the SMS lending community) will bring more choice for your clients in 2015. On top of that we are constantly looking to improve our services, which include access to the best of breed SMS AIP and Application system 1APP@SMS, as well as our communication and ease of use of our new website.

As I said, this is going to be a good year – something to which we can all look forward!

Kind regards

Ian

Wonderful service thanks. I have emailed and text the applicants to make a further appointment with me asap.

On the basis of your excellent service I will forward a further aip today.

Name supplied

## SMS Working with Lenders - Providing you solutions

SMS, has become a resource for intermediaries across the UK, including some of the UK's best known networks and the DA market, looking for expert help in placing cases which do not fit the high street lenders' rigid credit scored underwriting.

Mortgage brokers give professional advice to clients; our role at SMS is to clarify from a number of specialist lenders detailed criteria. Not only what is on the product sheets but also lending policy, why is this important?

Staff with up to 20 years' experience in underwriting specialist mortgages

Lenders receive AIPs, applications and full packs that fit policy and criteria with all required documents!

Brokers have a call centre, and free process unit to help them through the specialist market and lender nuances!

Clients access the right lender whose criteria fit the client's circumstances. They don't waste time and money with lenders who most probably will say no!

Fact - SMS has 80% plus of our AIPs accepted.

Telephone 01329 245800 | Fax 01329 848245 | Email [helpdesk@sms-uk.co.uk](mailto:helpdesk@sms-uk.co.uk)

Unit 1, Gosport Business Centre, Frater Gate, Aerodrome Road, Gosport, Hampshire, PO13 0FQ

This information is for the use of our authorised intermediaries only it is not intended as an advertisement complying with the Consumer Credit Act and as such must not be given or distributed to potential borrowers or otherwise used to promote or advertise the products.



# Why use SMS

## Lender Panel

Aldermore  
Bank of China  
Buckinghamshire Building Society  
Bluestone  
Castle Trust  
CHL Mortgages  
Dudley Building Society  
Fleet Mortgages  
Foundation Home Loans  
Harpenden Building Society  
Hinckley & Rugby Building Society  
Kensington  
Kent Reliance Building Society  
Magellan Home Loans  
Mansfield Building Society  
Precise Mortgages  
The Family Building Society  
The Mortgage Lender  
Together Money



SMS finding the right lender  
for your client

## Products For

- Residential
- 95% FTB
- Loans up to £1,000,000 (larger loans available on referral)
- Self-employed loans up to 95%
- FTB for Self-Employed
- CCJs
- Mortgage Arrears
- Unsecured loan Arrears
- Defaults
- BKO's
- Complex income
- Debt Management Plans
- Lending into retirement
- Manual underwriting (not a credit score)
- Family Gifted deposits
- Second properties
- Purchase products for New Build Flats and Houses
- Flats above commercial
- Buy to Let - HMOs - Limited Companies
- Let to Buy
- Self-Build
- Right to Buy
- Buy to Let - Student Let/Large Loans
- Shared Ownership

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# Why use SMS

## Parent Group Guarantees on Commissions

## Experienced Staff

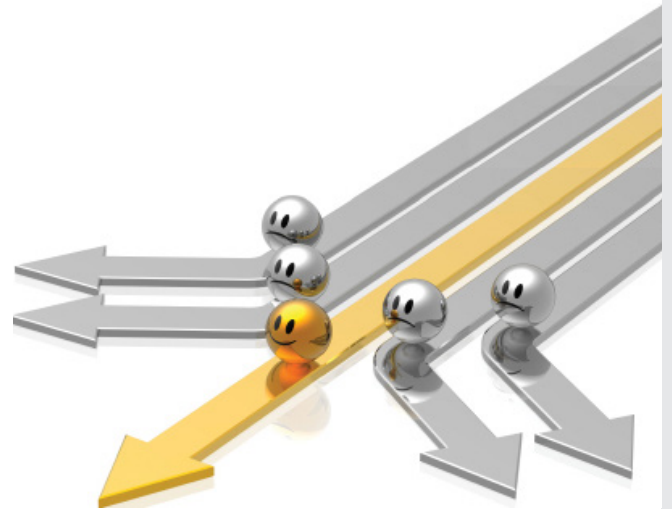
One thing that is lacking in our market is experienced underwriters who can look at a case and understand how to do this without a system telling them yes or no. Our underwriters and staff have been in this industry for many years so you can talk to someone who will understand and listen.

## UK Mortgage Helpdesk

The SMS teams are ready and waiting to take your calls to answer any questions you may have to find the right product to fit lender criteria, give updates on cases and help the process run as smoothly as possible. What does help you is that with one update call we can answer queries on any number of cases we are processing for you across many lenders, saving valuable time.

## Process and Administration

We are here to help and cut down on your administration. If you have a case on your system, send us what you have and we will help to place this with a lender whose criteria fits with the clients circumstances and we will process this to completion. You can also send us a case electronically via: Mortgage Brain's MTE, Trigold's ETC, SMS system or email, we are here to support you!



Criteria is key to quick and correct decisions

## All your specialist lenders but with ONE:

MORTGAGE HELPDESK – CALL CENTRE – AIP – UPDATE ON CASES – SYSTEM LOG IN – CONTACT FOR YOU TO SAVE TIME AND MONEY

AND ALL THE LENDER INFORMATION AND DOCUMENTS YOU WILL NEED!



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# Our Service Commitment

SMS has always prided itself on excellent levels of service. It is committed to offering the following:

Offering you access to key decision makers.

At SMS we realise that it is vital you are able to contact the people that are dealing with your cases quickly and effectively. This will enable you to offer the best service to your clients. We make it a priority that you will always know who is dealing with your mortgage case.

Mortgage professionals and knowledgeable individuals.

Everyone you speak to at SMS knows his or her job inside out. They understand how regulation and compliance will affect you and they know buy-to-let's from let-to-buy's and Self-build from Help-to-buy. You know that every time you pick up the phone or drop us a line you will speak to someone who understands your business.

The most important element of our service is relationships. You cannot run a successful business without getting to the heart of what your customers want. That customer is you. We do not take a blanket approach to relationships but build individual ones that mean you get the most out of SMS and we, in turn, have a successful and satisfied client. Relationships are the lynch pin of our business and it is something we will never turn our back on. When you deal with SMS you will understand that we always have and always will continue to put you first.



THE SPECIALIST DISTRIBUTION AND PACKAGER ALLIANCE

• FOUNDING MEMBER •

Balancing service is always difficult, but clients need to be the focus

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# Terms of Business

January 2014

## Solent Mortgage Services Limited:

1. Mortgage Applications and associated documentation must be presented to a satisfactory standard, with all relevant questions legibly and correctly answered
2. Business is written on the understanding that the Intermediary takes responsibility for the accuracy of the information input to obtain a KFI for regulated mortgages.
3. All information supplied on mortgage Application forms and otherwise, including information relevant to identifying whether or not a mortgage is regulated, must be true to the Intermediary's knowledge or belief.
4. SMS reserves the right to take additional references and has the final decision on whether to accept an application.
5. SMS cannot divulge to Intermediaries or applicants any confidential information received from third parties (including Credit Reference Agencies.) The name of any Credit Reference Agency used will be supplied upon request.
6. The applicant should be fully aware if the Intermediary is submitting a mortgage application.
7. The intermediary confirms that they will take responsibility for ensuring their applicant signs and understands all relevant declarations within the Mortgage Application Form (particularly when the Intermediary is submitting an internet mortgage application).

## General Obligations:

8. If authorised, the Intermediary must act in accordance with its obligations under MCOB and other FCA rules.
9. If not authorised by the FCA, the Intermediary will be restricted to Non Regulated lending subject to holding a valid Consumer Credit Licence and will keep SMS advised of any change in this status.
10. The Intermediary will notify SMS if it becomes aware of any circumstances whereby the FCA may initiate disciplinary proceedings against it.
11. The Intermediary will immediately notify SMS if its FCA status ceases or changes in any way.
12. The Intermediary may not use SMS's name in any advertising of other Financial Promotion or make any offer or representation on behalf of SMS
13. The Intermediary confirms that he understands that SMS will not transact any business entered into under a Distance Marketing Contract as defined by MCOB rules.
14. 6 months after completion, The Lender will require the borrower's written consent to provide the Intermediary with any information on the borrower's mortgage account.

## Payment of fees:

15. SMS reserves the right to withhold procurement fees if it is aware of any breach of the above obligations. Additionally SMS reserves the right to withhold procurement fees to off set against any sums owing from the Intermediary. SMS Application fees are non-refundable unless a valuation is not instructed. In these circumstances SMS will refund the application fee less £199. Lender application fees vary and will be qualified prior to submission.

## Data Protection:

16. The Intermediary will comply with the Data Protection Act 1998.

## Money Laundering:

17. The Intermediary will comply with all Money Laundering regulations and directives applicable to mortgage lending.

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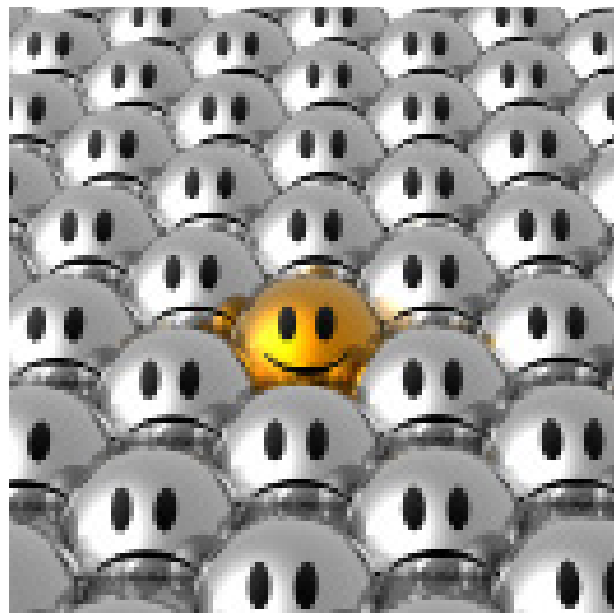
# Testimonials

“  
I have been involved with mortgages for 18 years and up until now have never come across a complex case that I couldn't place. However, when it became apparent that I should recommend a good client to place her mortgage with GE money and worse, use a packager, my heart sank.  
2 months later, my client has got the keys to the property, moved in and the whole process was made so much easier due to the care, attention and frequent explanations I received from SMS mortgages. People often say that they'll go the extra mile, but SMS did. So much so that my client wanted to make sure I thanked him and let him know that they'd moved in.  
Name supplied”

“  
Marvellous.  
  
What a fountain of knowledge you are. So much better that the other packager I have been using! My allegiance is now toward you and Solent.  
  
I need to send another application over and have copied my other business writers into this email so that they may consider using you for any business that we may struggle to send mainstream.  
  
Name supplied”

REMEMBER WHAT WE ALL DO MAKES A DIFFERENCE, [this is what a client said!](#)

“  
I just wanted to let you know that we completed yesterday and i now have the keys to our new house!  
  
There aren't words to say how much I appreciate everything that has been done to help us get here – My broker and you have been absolute superstars.  
  
My daughter was so excited when I took her round last night - she was nearly crying, she was so happy.  
  
Thank you so much!  
  
Name supplied”



Together we help real peoples dreams come true!

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# How to find us

## Office

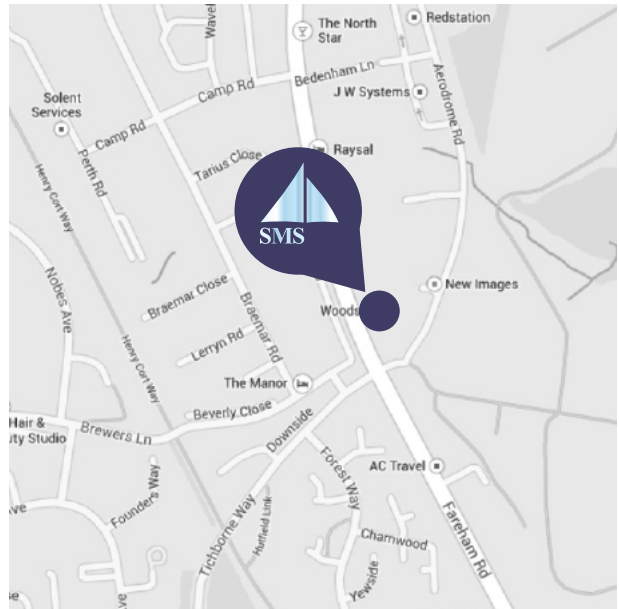
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## Contact us

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The SMS Parent Group



### The Company and Brief History

The Hoyl Group is a multi faceted organisation with its roots in financial services. It has adopted a consistently successful strategy for expansion via a combination of organic growth and acquisition.

We bring our experience in business operation and financial services to diverse sectors ranging from Independent Financial Advice through to the licensing of music, film and TV rights via our music & media business PMI.

Mainly UK based, but also with operations in France and South Africa, the Hoyl Group has acquired assets from around 100 companies since its inception in 2004.

We value our team of employees and work hard to nurture and develop them. We promote job satisfaction and staff loyalty through encouraging training and creating an environment where they can expand their experience and develop their careers. As an organisation we operate within strict legal and ethical guidelines.

Solent Mortgage Services Ltd is an Appointed Representative of Hoyl Independent Advisers Ltd, which is authorised and regulated by the Financial Conduct Authority. 446472 Registered Address: PO BOX 46, Upton House, St Margarets Road, Cromer, Norfolk, NR27 9WX Registered number 05344837. The FCA do not regulate mortgage packaging

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