

mmgTM
BESPOKE FINANCE

INTRODUCTION



Welcome to MMG (Mortgage Management Group) and our unique approach to mortgages and property investment - **we call it bespoke finance.**

MMG provides a highly specialised, client-focused service that rightfully acknowledges you as the most important element in our business proposition. We always aim to put your needs and priorities first and, by doing so, tailor our services to ensure the best possible fit for you.

As each business or individual has different requirements and circumstances we don't believe in offering a 'one size fits all' service. Our vast knowledge proves that 'bespoke finance' invariably leads to a better fit than 'off the peg' solutions.

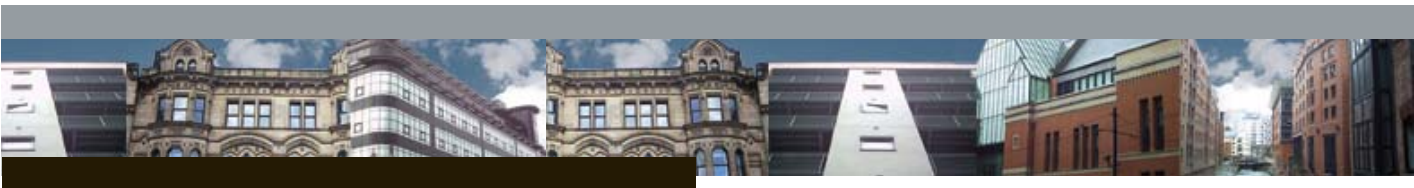
Our experienced team constantly monitors the latest industry trends, but we believe our traditional approach to old-fashioned customer service sets MMG as a cut above - we go to extraordinary measures to ensure complete client satisfaction.

The reassuring news is that our personal service and attention to detail don't carry the 'designer price tag' you might expect. We're confident that we can save you invaluable time and are proud to say that in our experience to date, **MMG has never failed to save our clients money!**

Our fees are calculated proportionally to the savings we achieve on your behalf, whilst also reflecting the complexity of each individual case. We can't think of a fairer, more open or straightforward way of doing business.

We take immense pride in finding and recommending the most suitable solution, not only for your immediate needs, but our proposals will also be predicted against likely interest rate trends too. Your initial MMG report, which will contain a personal illustration, provides a specific demonstration of the scope and potential impact of these variable factors.





MORTGAGE MANAGEMENT - A FRESH APPROACH

The MMG approach is incredibly simple and born out of fresh optimism within an often inflexible and static business sector. Frequently our competitors will insist, without hesitation, that your financial requirements are impossible to accommodate - even before any attempt has been made to investigate. Not so at MMG.

Undeniably, the marketplace is crowded - with over 4000 products on offer through hundreds of providers but that's where the depth and breadth of our knowledge and experience comes to the rescue.

Comparing the relevant benefits of every available option is a time consuming and often frustrating task. However we're confident that MMG can successfully navigate this complex financial maze on your behalf to find a fitting solution for you.

Furthermore, our involvement doesn't have to stop when we've secured the right mortgage for you at that particular time. The MMG Active Management Service, which constantly monitors the financial market for the best current packages, allows us to advise clients on the most beneficial mortgage product available at any given time. The result... MMG ensure you consistently pay less in interest on your borrowings.

INTRODUCING THE MMG PROFESSIONAL NETWORK

Many firms are choosing to outsource their mortgage enquires and over the years we've developed a network of highly effective professional partnerships and invariably... MMG is highly regarded by industry bodies and has become the name of choice.

Our network of professional introducer firms is growing all the time and includes some of the leading IFAs and accountants in the UK.

Furthermore, we're equally well versed working in conjunction with a host of other professional service providers without any conflict of interest. From Estate Agents and Solicitors to Tax Advisers and Surveyors our service is designed to be hassle free from start to finish. Of course our biggest source of business and best measure of success is the number of referrals we get from satisfied clients who recommend our services to family, friends and colleagues. So now's the time to sit back, relax and let MMG do the hard work.

MMG SERVICE PORTFOLIO



Tailoring mortgages, remortgages and buy-to-let finance lies at the heart of our service portfolio. However, we also provide the following comprehensive range of other specialist services.

- Lending to Trusts or to Trustees on behalf of Trusts - specialist borrowing facilities covering a number of different lending requirements for all types of Trust. Availability based on documentation and structure, including permissions.
- Lending to Limited Companies or Other SPV's – incorporating principal private residences and buy-to-let investment, enabling professional investors to ringfence property transactions using a suitable Special Purpose Vehicle for ownership.
- Restructuring Borrowings Secured on Estates – exclusive arrangements for landowners/owners of large country properties which have been traditionally treated as commercial transactions and financed by Private Banks. We are now able to structure these onto lower interest rates by using residential terms without the need to split the legal title, leaving property and land together.
- Portfolio Management Services – tailored to suit experienced landlords and new investors. Our unique approach to this sector in conjunction with developers and solicitors as connections, enables us to facilitate property deals (particularly discounted off-plan developments). MMG can also negotiate opportunities on behalf of our clients. Additional services include: combining our ongoing management of portfolio borrowings with the release of equity to fund additional purchases and assisting in maximising tax reliefs available.
- Executive Advisory Services – dedicated and specifically designed to meet the needs of high net worth individuals, which typically include senior management and directors, entrepreneurs, sports and media personalities, partners of professional practices and landed gentry. Due to the complexities of clients' remuneration and tax affairs we have identified a niche for flexible underwriting, which encompasses provision for enhanced borrowing capabilities, large loan sizes and specialist arrangements.
- Cross Collateral Charging – used when a new purchase needs to be made before the sale of an existing/another property, or when additional monies need to be released from other properties to fund another purchase. This provides an opportunity to avoid traditional bridging facilities which are expensive in both interest costs and fees.





- Commercial Lending – this sector is typically fast moving and dynamic, traditionally dominated by UK high street banks. However major European and non-mainstream lenders offer competitive alternatives. By using experts in individual fields ie. business sector: hotels/leisure, engineering, telecoms or transaction type: investment, owner occupier, sale/leaseback, MMG seek to research all available sources in order to negotiate the most suitable package for all types and sizes of business.
- Development Finance – specialist terms for property developers covering both residential and commercial transactions. Available to individuals, partnerships and companies for new build, renovation or conversions. Up to 100% of build costs achievable, finance by subsidiaries/divisions of Blue Chip/Merchant/Private Banks and Investment Houses.
- Finance for Pension Funds (SSAS/SIPP) – focusing on investment strategies, for owner occupiers and investors, in property held within pension funds. The primary reasons for using such vehicles are for tax advantages and we work in conjunction with other professional advisors whilst embracing all ongoing regulatory changes.
- Overseas Advisory Services – provision of funding for properties outside of the UK by private individuals and offshore Companies/Trusts. We also cater for ex-patriots/foreign nationals purchasing property in the UK. Our pragmatic approach to the whole international market enables us to identify the most efficient method for each client's requirements. Mortgages can be sourced from UK/European/Worldwide institutions in various different currencies and placed on UK or overseas property as security.
- Lending Against Investments/Deposit Monies – ability to borrow against various types of investments with the security of policy loan-backs also considered. This would normally involve capital raising where crystallisation of assets could lead to tax charges or significant losses. Primarily these are wealthy clients who have invested capital for the long-term and an unexpected opportunity/event has arisen.
- Equity Release & Lifetime Mortgage Arrangements – these are special kinds of mortgages, developed especially for homeowners who require additional income/a cash lump sum/capital raising for Inheritance Tax planning. This involves us working closely with client's accountants, financial advisers and solicitors to ensure the most appropriate advice is given in each individual case.





PROFESSIONAL TESTIMONIALS

"Just a quick note, another well done to everyone in the team for your tireless efforts in solving what seemed like another impossible situation yet again adding value to our business." Mr P M, Accountant.

"It was good to meet and I enjoyed our chat over lunch. I have spoken to our Chief Underwriter and he has explained that because of business volumes recently they have seen a three fold increase in files that they need to see, this situation will return to normal shortly. What I will do for now is to look at how we can streamline your through the processing centre. I will also add your name to our control group for online development work as we discussed." Mr L E, Key Accounts Manager, major high street bank.

"Thank you for your speedy dealing with this matter." Mr S G, Solicitor.

CLIENT TESTIMONIALS

"Actually you answered the question I should have asked! Thanks for all the options, it's nice to know someone knows what they are talking about." Mr U D, London.

"I would like to thank you for making the necessary pre arrangements according to my requirements. The format of your report was what I expected. May I take the opportunity of thanking you once more for your exceptional services." Mr A C, West Sussex.

"Thank you with your help with the loan for the property." Ms J D, Lanarkshire.

"Excellent that the offer is now received, many thanks for your efforts, life-saving as usual. Anyway, for the present thanks a million to you all for your tireless work on my behalf." Mr I W, Cornwall.

"Thank you for the efficient way you and your team have managed my remortgage, I do rate you and your company very highly and am very glad to have been introduced those years ago. I have no hesitation at all in recommending you further to friends and family. I have given your details to my son-in-law. I hope we both have a good year together benefiting from your knowledge and skill." Mr D L, Northampton.

"Thank you very much for arranging my remortgage. It went very smoothly." Mrs P H, Edinburgh.

"Service second to none. A stress free purchase thanks to your professional guidance both here and abroad." Mr P W, Portugal.





SERVICES AT A GLANCE

- Mortgages, Remortgages and Buy-to-Let Finance
- Lending to Trusts or to Trustees on Behalf of Trusts
- Lending to Limited Companies or Other SPV's
- Restructuring Borrowings Secured on Estates
- Portfolio Management Services
- Executive Advisory Services
- Cross Collateral Charging
- Commercial Lending
- Development Finance
- Finance for Pension Funds (SSAS/SIPP)
- Overseas Advisory Services
- Lending Against Investments/Deposit Monies
- Equity Release & Lifetime Mortgage Arrangements

Please Note – some of these products and services may or may not be regulated by the Financial Services Authority (FSA).

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