Mortgage Market



Cores values



Continuous Improvement

"We are committed to learning development, innovation and achievement"

Integrity

"Team Work, Honesty and having strong moral principles"



Positive

"Confident optimistic outlook, welcoming environment, Challenges are opportunities. A fun place to work!"

Own It

"We are empowered, we embrace responsibility and we care"



Result Driven

ability to close and solve problems"

Committed

"Focused on essential goals, . . . "We go above and beyond, striving to exceed expectations with loyalty to clients and teams"



Harvey Bowes overview











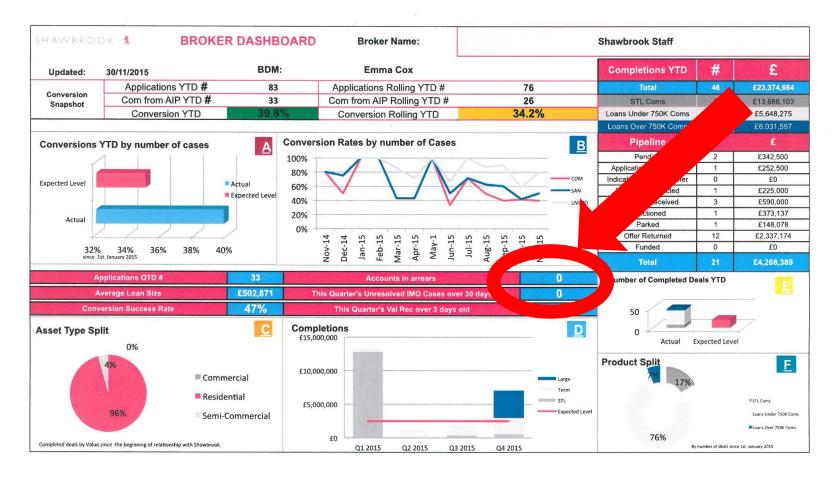












LAST UPDATED 04/03/16 SB/CM/BD/040316/3

FOR NEW ENQUIRIES CONTACT THE SALES DESK ON 01277 751 111 OR EMAIL CM.BROKER@SHAWBROOK.CO.UK

SPECIALIST SHORT TERM LOANS COMMERCIAL TRADING BUY TO LET & REFURBISHMENTS INVESTMENTS BUSINESS



Rental Stress Test



Rental Stress Test

£650 rental income per month:



- 125% of 5% = £124,800
- 145% of 5.5% = £97,805

Rental Stress Test

Portfolio Stress Test



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		January.	Feltrust4	Bracch	a Quil	p.for	lune	Mult	AUGUST.	September	October	Howenited	December	(da)			
1	Car Payment	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 2,400.00		Portion of Budget	
٥	Rent	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 18,000.00	Necessities	\$ 30,310.00	
S	Utilities	\$ 70.00	\$ 50.00	\$ 80.00	\$ 70.00	\$ 50.00	\$ 100.00	\$ 110.00	\$ 100.00	\$ 80.00	\$ 50.00	\$ 80.00	\$ 90.00	\$ 930.00	Luxuries	\$ 4,920.00	
B	Groceries	\$ 100.00	\$ 300.00	\$ 300.00	\$ 400.00	\$ 400.00	\$ 300.00	\$ 300.00	\$ 100.00	\$ 80.00	\$ 300.00	\$ 300.00	\$ 100.00	\$ 2,980.00	Saved	\$ 770.00	
Ž	nsurance	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 6,000.00		2 4 4 4 4 4	
-	Subtotal	\$ 2,370.00	\$ 2,550.00	\$ 2,580.00	\$ 2,670.00	\$ 2,650.00	\$ 2,600.00	\$ 2,610.00	\$ 2,400.00	\$ 2,360.00	\$ 2,550.00	\$ 2,580.00	\$ 2,390.00	\$ 30,310.00		Portion of Budget	
ı	Soing Out	\$ 60.00	\$ 80.00	\$ 60.00	\$ 40.00	\$ 40.00	\$ 20.00	\$ 20.00	\$ 500.00	\$ 80.00	\$ 40.00	\$ 100.00	\$ 200.00	\$ 1,240.00	1		
e l	Hobbies	\$ 10.00				\$ 200.00	\$ 300.00	5 500.00	\$ 200.00		\$ 10.00	\$ 20.00		\$ 1,300.00	1		
Š	Shopping	\$ 100.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50,00	\$ 50,00	\$ 50.00	\$ 80.00	\$ 50.00	\$ 50.00	\$ 600.00	\$ 200.00	\$ 1,380.00	1		
3	Travel	\$ 1,000.00	\$ -	\$.	\$.	\$.	s .	5 .	\$ -	5 -	\$ -	\$ -	\$ -	\$ 1,000.00	1		
I	Subtotal	\$ 1,170.00	\$ 140.00	\$ 120.00	\$ 100.00	\$ 290.00	\$ 370.00	\$ 570.00	\$ 780.00	\$ 140.00	\$ 100.00	\$ 720.00	\$ 420.00	\$ 4,920.00] .		
ŀ	2000	\$ 3,540.00	\$ 2,690.00	\$ 2,700.00	\$ 2,770.00	\$ 2,940.00	\$ 2,970.00	\$ 3,180.00	\$ 3,180.00	\$ 2,500.00	\$ 2,650.00	\$ 3,300.00	£ 3.910.00	\$ 35,230.00	1		
+				\$ 3,000.00			\$ 3,000.00							\$ 36,000.00	1		
ł		\$ (540.00)			\$ 230.00	\$ 60.00			\$ (180.00)		\$ 350.00	\$ (300.00)				Necessities * Luxuries * Sav	red.
- 1	0.014-0.0	2 (340.00)	\$ 310.00	300.00	9 230.00	9 00.00	30.00	2 (=00.00)	9 (200.00)	5 300.00	y 330.00	\$ (300.00)	2 230.00	2 770.00			



Rental Stress Test

Portfolio Stress Test

Additional Documentation

Assets & Liabilities

Business Plan



Business Plan

How are the properties managed?

How do you market for new tenants?

Planning for voids & maintenance

Retirement / succession planning

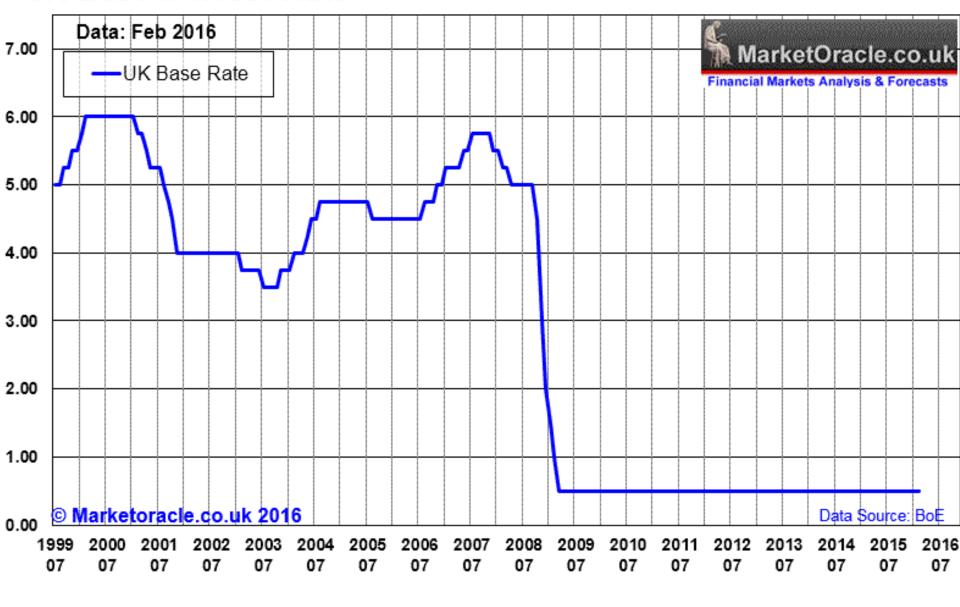
Business continuity



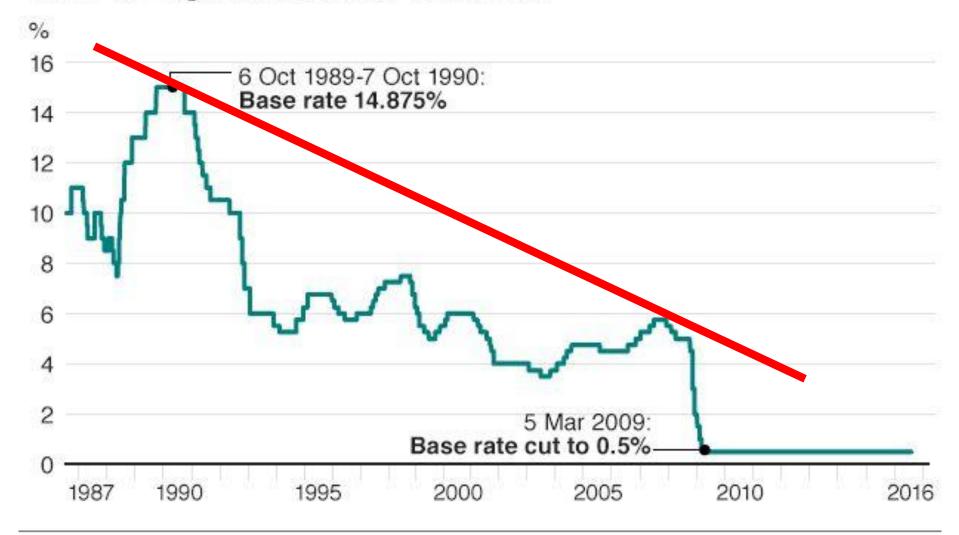
Interest Rates



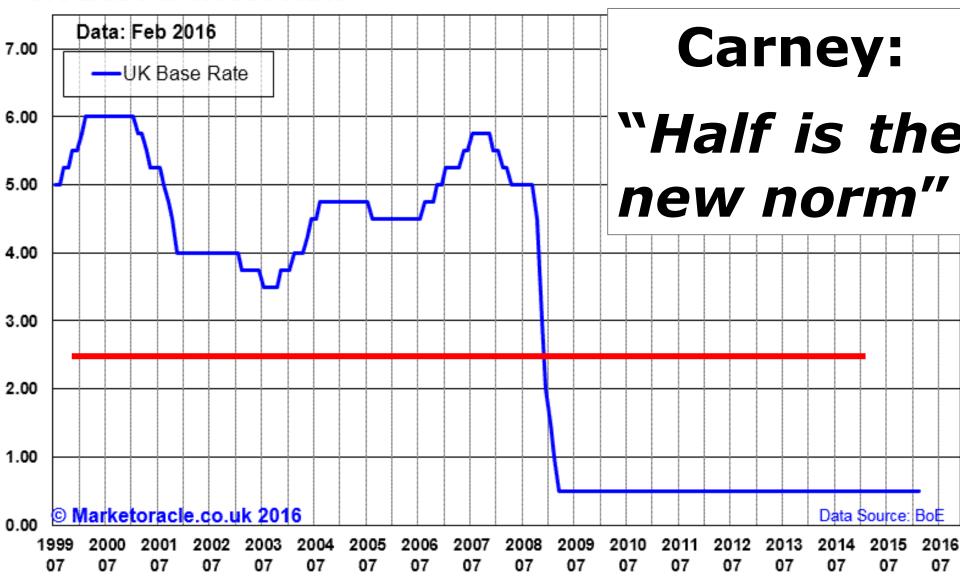
UK Base Interest Rate



Bank of England base rate 1986-2016



UK Base Interest Rate



Interest Rates

September 2001

4.75%

February 2003

3.75%

July 2007

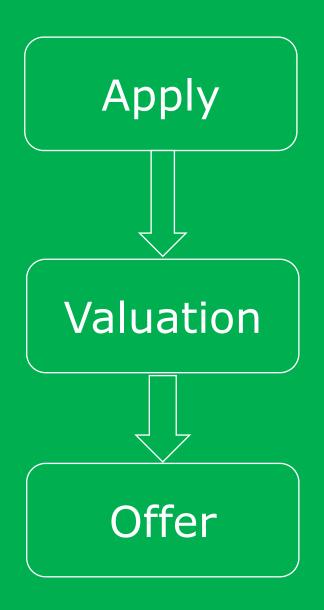
5.75%



Supply and demand!

• 5 and 10 year fixed rates are still great value!

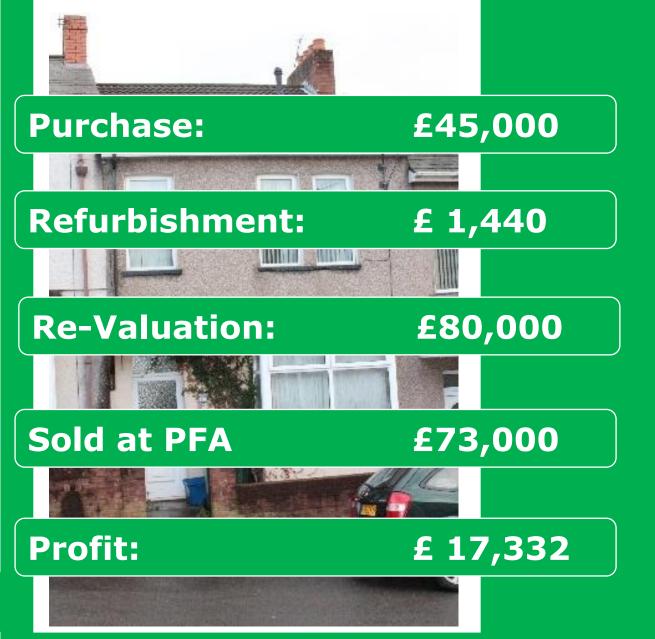




4-7 month lead time













Howard has been hugely helpful in getting us mortgages. He dropped everything and came to the rescue when we had difficulty with one lender who 'pulled' their finance at the last minute. He had a solution ready within 2 hours so we could complete on the deal which relieved a huge amount of stress. We have completed a few transactions with Howard now and I can highly recommend him for his advice, integrity and of course, mortgages!

I met Howard in 2013 and it is no surprise that this coincided with my own Property investing success skyrocketing! He is an expert in how to structure and finance deals. He's who I use and I have no hesitation in recommending him



Howard Bowes

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