

Mortgage Market



Cores values



Continuous Improvement

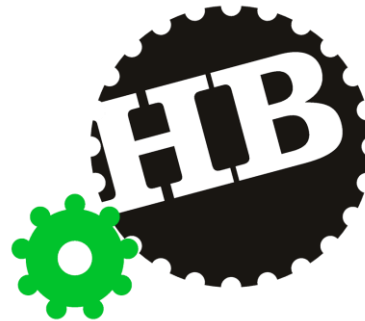
“We are committed to learning development, innovation and achievement”

Positive

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

Integrity

“Team Work, Honesty and having strong moral principles”



Own It

“We are empowered, we embrace responsibility and we care”



Result Driven

“Focused on essential goals, ability to close and solve problems”

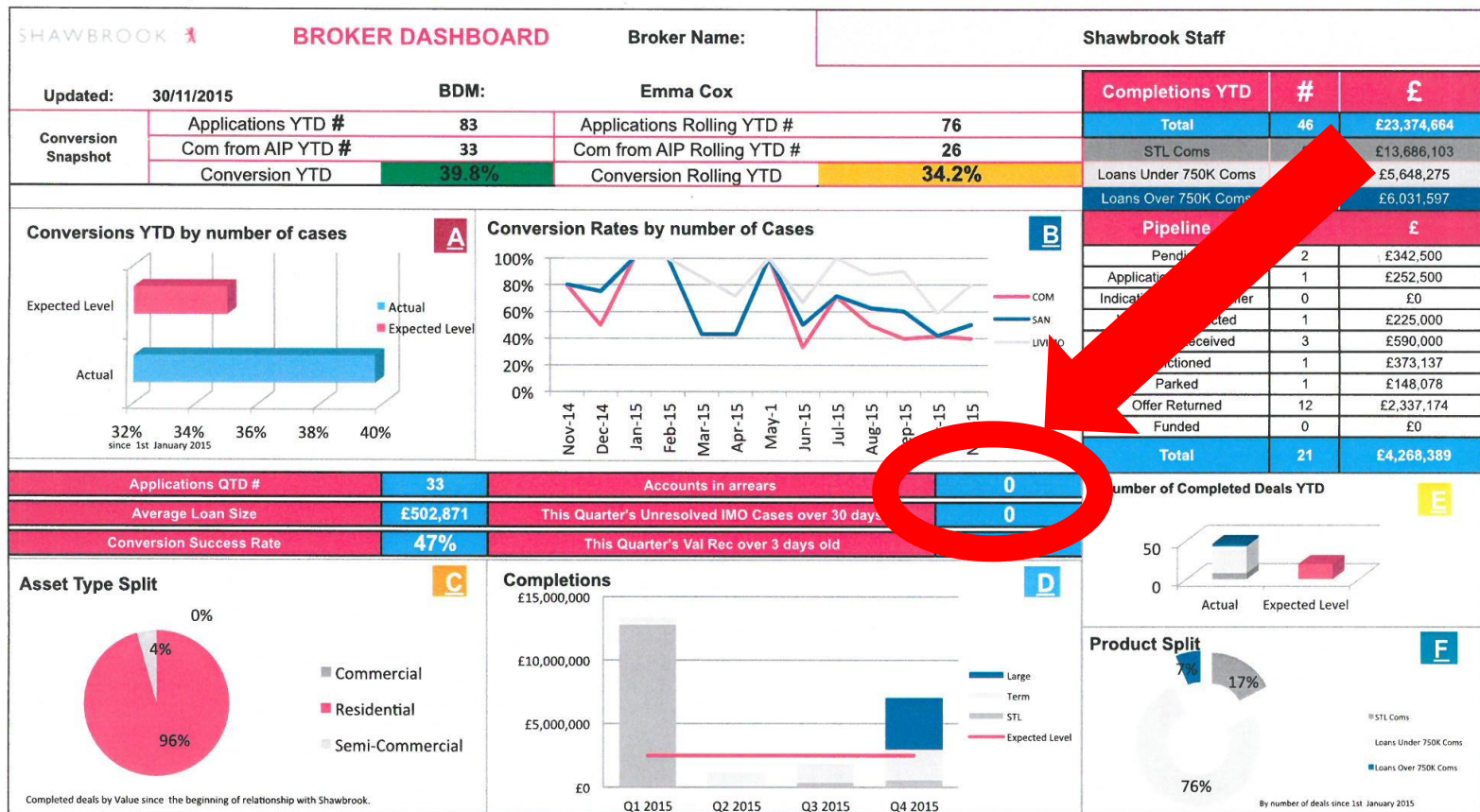
Committed

“We go above and beyond, striving to exceed expectations with loyalty to clients and teams”



Harvey Bowes overview





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

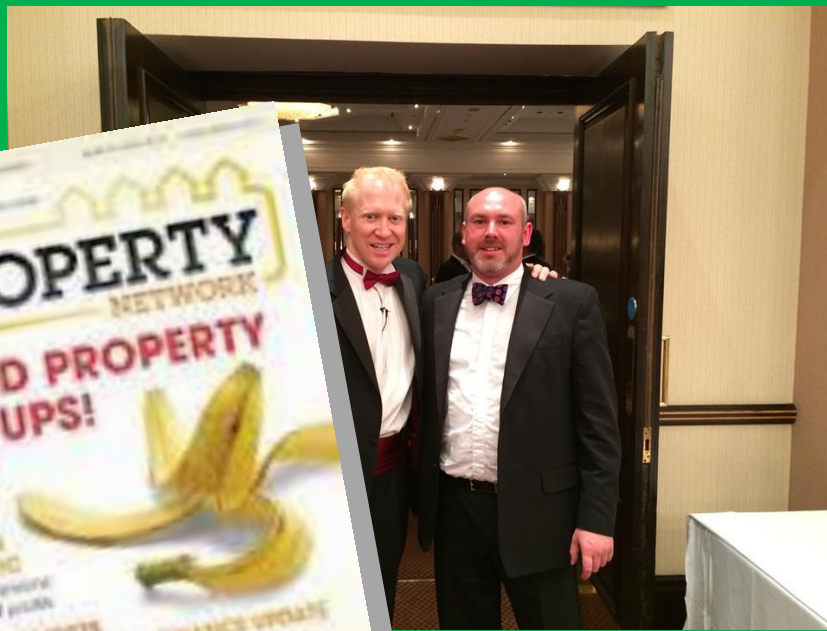
SPECIALIST
BUY TO LET

SHORT TERM LOANS
& REFURBISHMENTS

COMMERCIAL
INVESTMENTS

TRADING
BUSINESS

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



Harvey Bowes

PRA Changes

Rental Stress Test



PRA Changes

Rental Stress Test

£650 rental income per month:

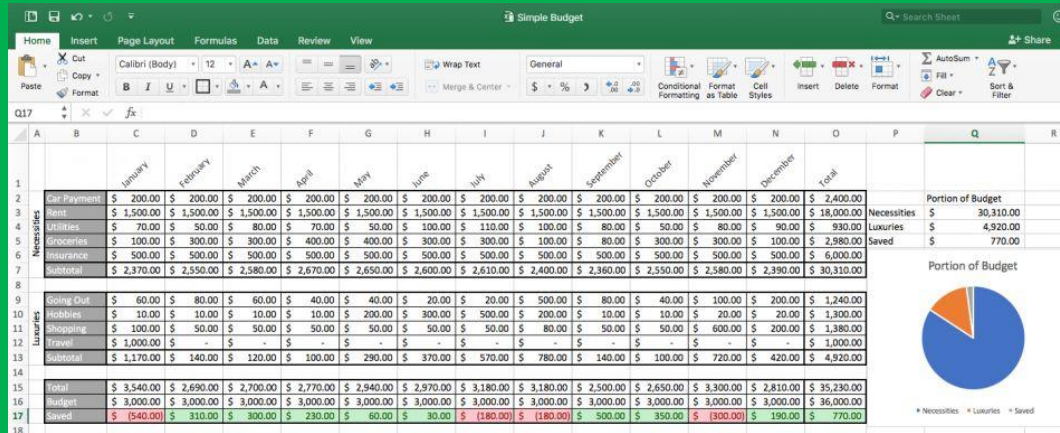
- 
- **125% of 5% = £124,800**
 - **145% of 5.5% = £97,805**



PRA Changes

Rental Stress Test

Portfolio Stress Test



PRA Changes

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

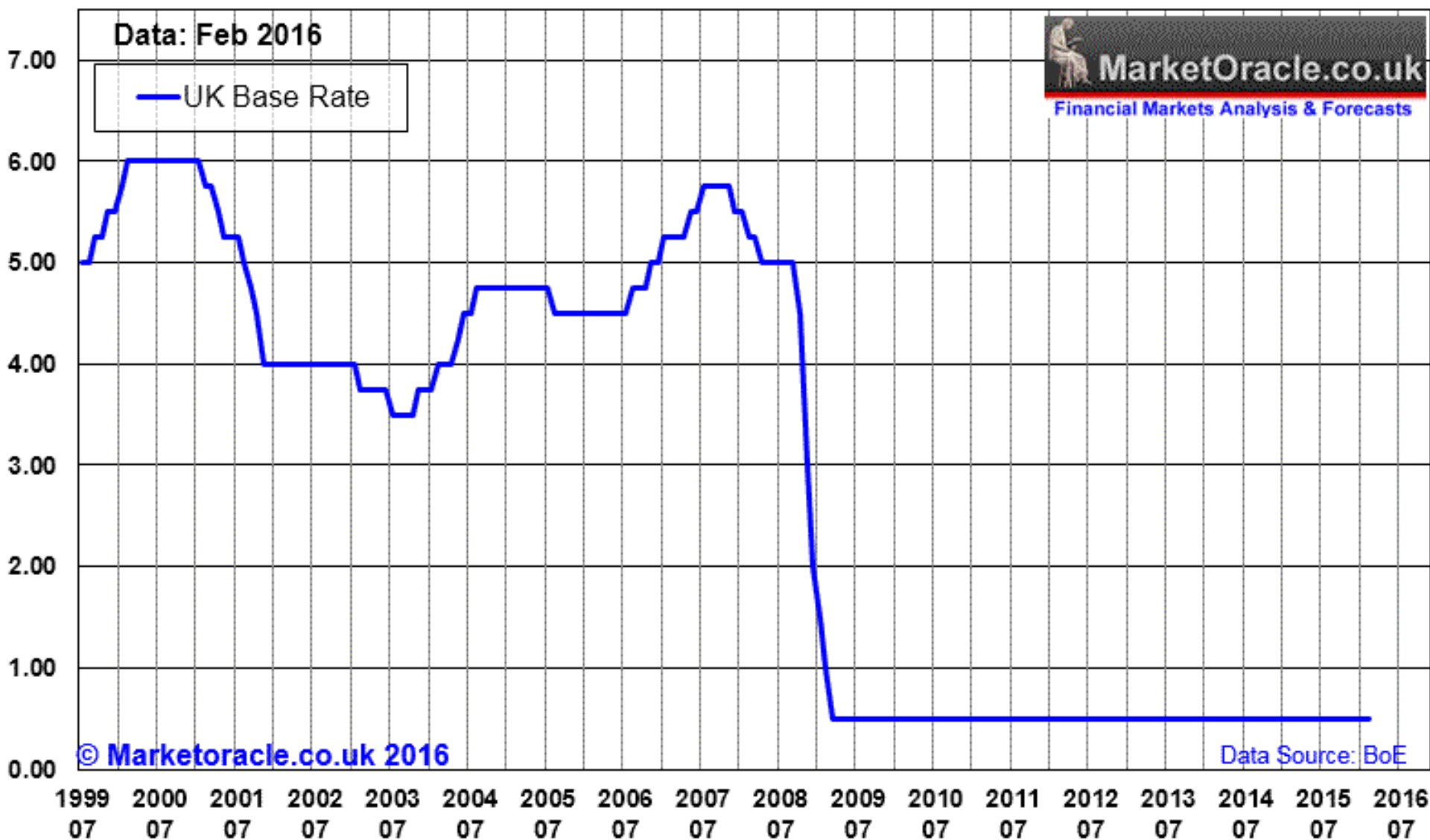
Business continuity



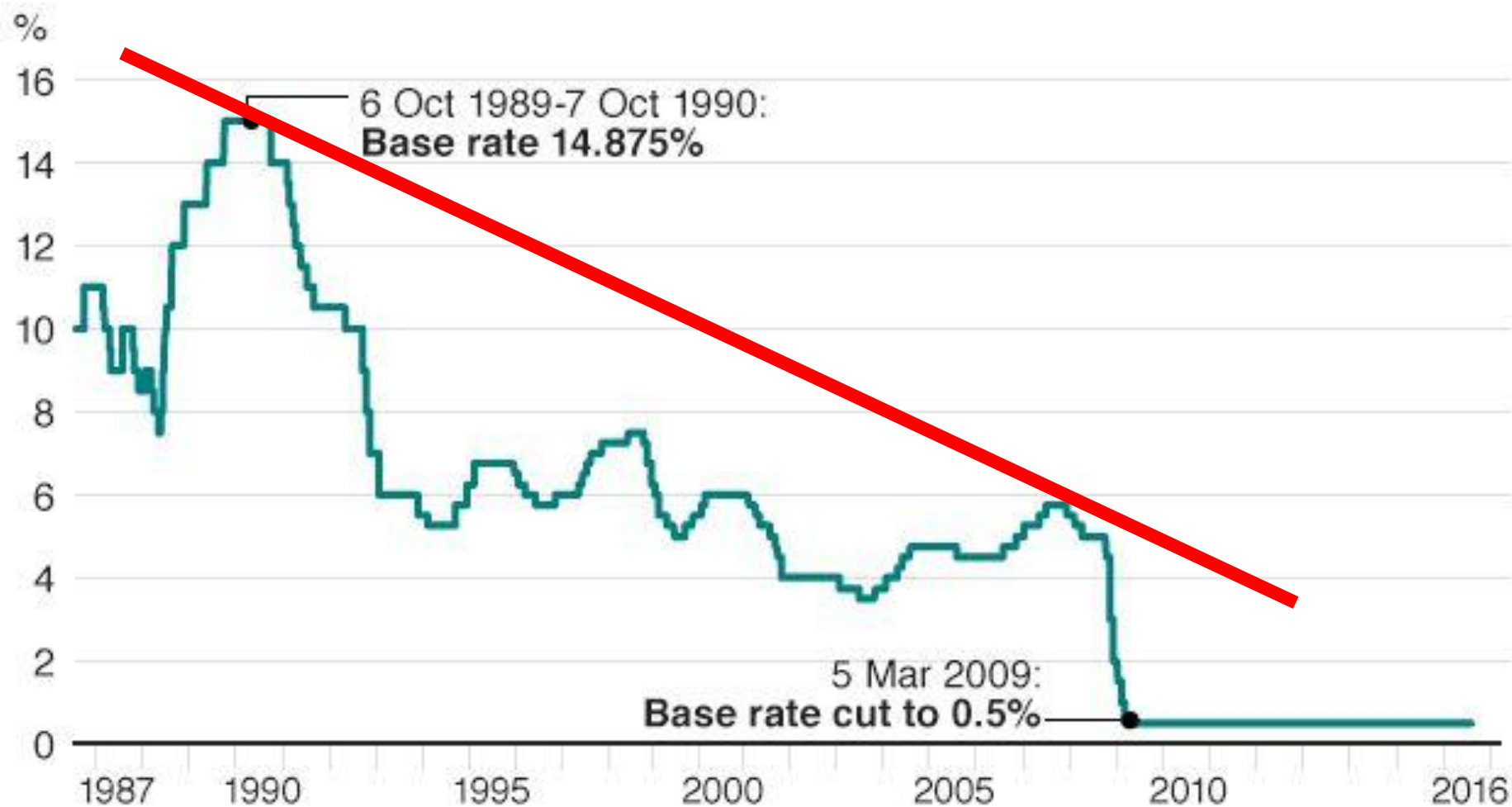
Interest Rates



UK Base Interest Rate

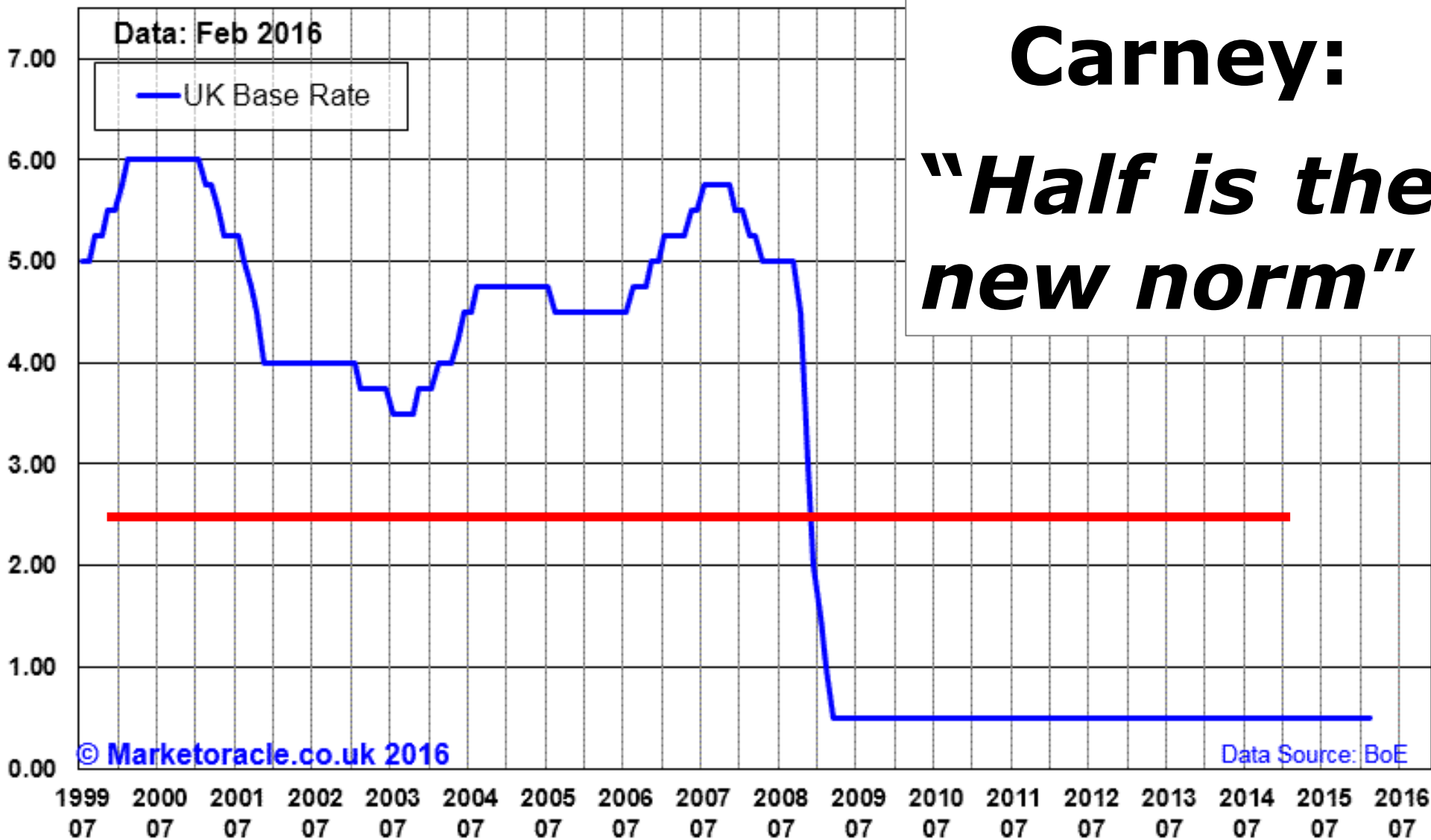


Bank of England base rate 1986-2016



Source: Bloomberg/Bank of England

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!***



Apply



Valuation



Offer

**4-7
month
lead time**





Purchase: £125,000

Refurbishment: £ 37,500

Re-Valuation: £237,500

Re-Finance: £201,875

Cash Back: £ 32,500

Rent:

£2,200

9x

11%



HB



Purchase: £45,000



Refurbishment: £ 1,440



Re-Valuation: £80,000



Sold at PFA £73,000



Profit: £ 17,332



South Wales Property Meet

Tuesday 14th
November

Holiday Inn
Coldra, Newport





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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Linked 



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