



# sbl financial

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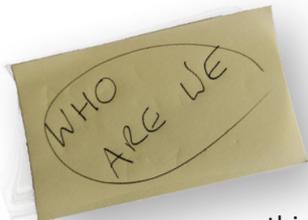
# NEWSLETTER

[www.sblf.co.uk](http://www.sblf.co.uk)

My name is Sean Bowling and I am a fully qualified mortgage advisor and company director of sbl financial.

Some of you reading this will be new clients, some old or may be a introducer or new introducer who has not heard from me in a while.

Following a period of spending time with my family and in light of recent events. I thought It was the perfect time to Launch a new firm in my own right whose main purpose is to help people and provide quality and best advice. From a range of products which includes over 140 lenders across mortgages, bridging and loans along with all the main insurance and protection companies which can help and protect you and your family.



We use market leading names, and some you may not be so familiar with. Our aim is to be at the forefront of the mortgage and protection market, by offering the latest and best products with the latest technology and best relationships to help aid the application process.



So  
Why  
Sbl Financial

Well the answer is this ....

We love doing the standard high street mortgage, offering the most competitive rates for residential and buy-to-let. This is where the applicants are generally employed, have a good understanding of what they need and are looking for a high street lender to meet their requirements.



We  
Love Going  
That Extra  
Mile X

To help those who do not fit the standard criteria we specialise in the more complex, credit issue, non-conforming applicants who have been knocked back by high street lenders and need extra help.

WHAT  
EXPERIENCE  
DO YOU  
HAVE

For the last 15 years I have carved a niche in the non-high street market to help people access specialist lenders due to complex income, historic arrears, a business issue or a life changing event. In giving them the support, they require, as well as listening and fully understanding the situation has meant the clients can get on with planning their lives.

WHAT  
HAPPENS  
IF YOU CANNOT  
HELP!

On the rare occasion we don't succeed, we will work with you to develop a step by step plan to help you get to the place you need to be, so in the future you will be back on track.

Our advice will always be on a case by case basis and specific to your individual circumstances.

WE  
TURN CLIENTS  
INTO  
RELATIONSHIPS 😊

# So here is a list of what we can do

-  **Mortgages**
-  **Buy to Let**
-  **Bridging/Development Finance**
-  **Commercial/Auction Finance**
-  **2<sup>nd</sup> Charge Secured Loan and Large Loans**
-  **Personal Loans**
-  **General Insurance**
-  **Life And Critical Insurance**
-  **Income Protection**
-  **Non Conforming Structure or Semi Commercial**
-  **Help with Accountants and Solicitors**
-  **We Specialise in Complex Income**
-  **Credit Issue**
-  **Self Employed, Ltd Company**
-  **Time Sensitive Cases**
-  **Face to Face Appointments**



*SBL financial is an Appointed Representative of Connect IFA Ltd which is Authorised and Regulated by the Financial Conduct Authority. Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage. Sbl financial typically charge a fee of £250 up front and £500 on completion , more complex cases may have a fee of up to 0.5% but not exceeding on completion. Not all products offered by sbl financial are regulated by the Financial Conduct Authority.*

# So why sbl financial

Well its as easy as 1,2,3 you can contact by phone, email or fill in an online enquiry form on our website

**Mortgage/protection/insurance. Advice - how it works in 3 simple steps...**

**With over 140 lenders, 1000's of products its never been easier**

3 simple steps to getting the most suitable product to meet your needs both now and in the future.

# 1

## **Enquire & we'll advise you**

Answer a few questions to see if we can secure the product you need.

# 2

## **Make your application**

We'll sort out all the paperwork & manage the whole process for you.

# 3

## **Complete your mortgage/product application**

We'll see things through to completion, advising along the way and liaise with any 3<sup>rd</sup> parties as and when required.

