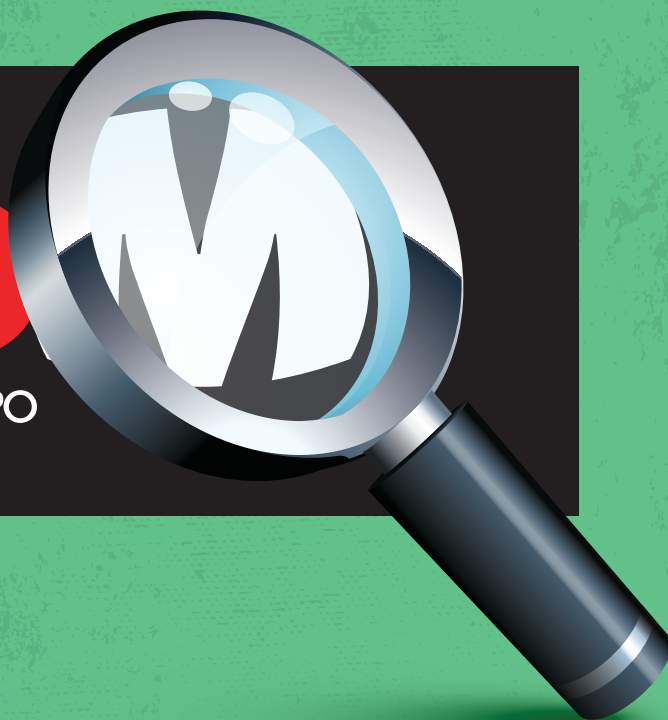


**ATo**

SPECIALIST LENDING EXPO  
30TH JUNE 2016





## Prime Suspects

### Sponsors



## Accomplices

### Exhibitors





## A warm welcome to the AToM Specialist Mortgage Lender Expo 2016.

We are delighted that so many Lenders have agreed to support this event which coincides with AToM's 25th Anniversary in the Specialist Lending sector.

Our hope today is that you will find Specialist Lending educational, in a relaxed environment, and with a little fun thrown in for good measure!

We have a number of presentations and round table sessions and the AToM team will be on hand to make sure you find everything you need. Each round table will last 15 minutes and, as we are on quite a tight schedule, please feel free to ask generic questions rather than dwell on specific cases which can be discussed at the various breaks throughout the day or with an AToM team member.

This brochure will provide details of all our Lender partners, the people representing them and you will also find plenty of room to make notes!

Finally, not all lenders have round tables, so please make sure you visit all of the exhibitors located around the event and make sure you stay for the free prize draw taking place this afternoon. You might just walk away with a £300 high street voucher (courtesy of "AToM Together", AToM's new CRM & Sourcing system)!

Thank you once again for attending and I hope you enjoy the day!

Dale..

## Agenda

- |           |                          |           |                      |
|-----------|--------------------------|-----------|----------------------|
| ■ 9.00am  | Arrival and Registration | ■ 12.25pm | Lender roundtables   |
| ■ 9.30am  | Welcome / AToM           | ■ 1.30pm  | Lunch                |
| ■ 10.00am | Key Sponsor Presentation | ■ 2.15pm  | Lender roundtables   |
| ■ 10.30am | Lender roundtables       | ■ 3.05pm  | Coffee               |
| ■ 11.40am | Coffee                   | ■ 3.15pm  | Lender roundtables   |
| ■ 11.55am | Key Sponsor Presentation | ■ 4.05pm  | Close and Networking |





## AToM

AToM was established in 1991 and has since progressed to become one of the premier specialist mortgage brokers/packageers/distributors in the UK market. With a highly experienced team of specialist mortgage advisers, AToM has a vast amount of knowledge when it comes to dealing with all aspects of the mortgage market, including:

- Mortgages
- Remortgages
- Buy to Let
- Adverse credit
- Equity release
- Exclusive Products
- Commercial Finance
- Bridging/Development Finance
- Complex Prime
- Specialist retirement lending
- Self Employed & Contractors
- ExPat Mortgages

Whether your clients are First Time Buyers, Self Employed, looking into Buy to Let, need specialist retirement help or something of a complex nature, it makes sense to come to AToM. You can feel confident knowing our access to exclusive lenders and mortgage products allows us to present the best possible mortgage packaging service to you and your customers.

Every case is unique and personal and we are used to dealing with the straightforward as well as the complex prime. We are mortgage specialists.

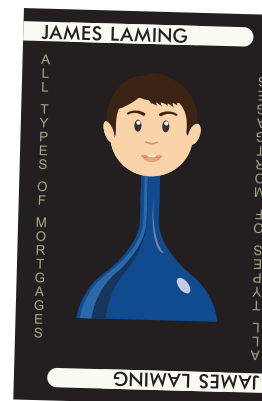
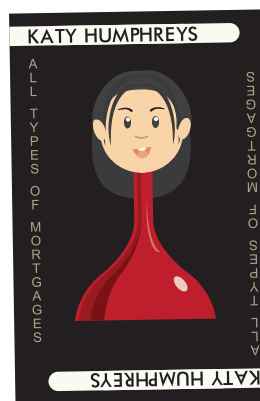
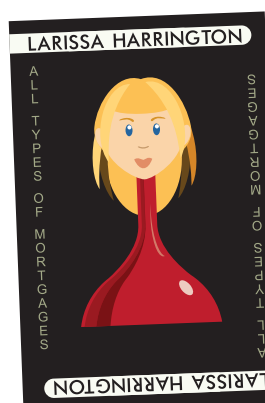
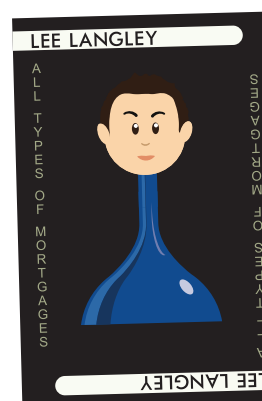
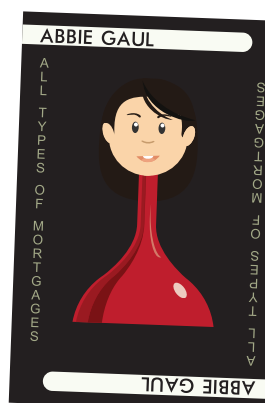
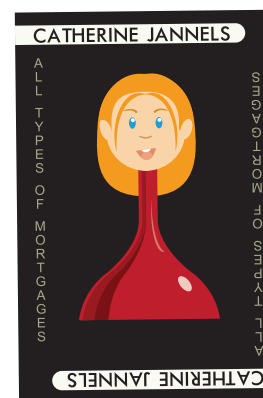
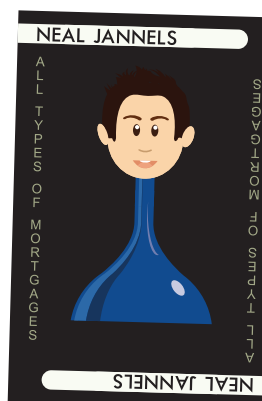
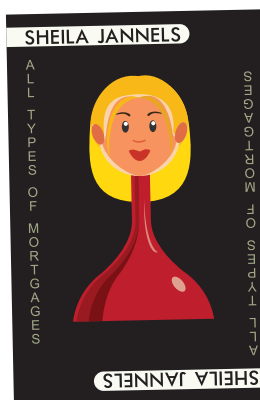
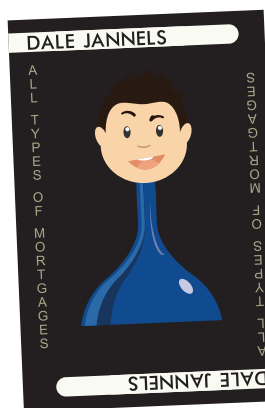
At AToM we understand the need to respect the relationships that you have previously built up with your clients and unreservedly offer a 100% no cross sell guarantee.

We believe there is no substitute for one-on-one contact, allowing us to fully explain the mortgage products and how they can work to fit your customers requirements.

And finally, as our name suggests, we aim to arrange all types of mortgages for all types of people...



## The AToM Team





## Prime Suspect Presentations

Key Sponsors

### The Ministers

Ground Floor

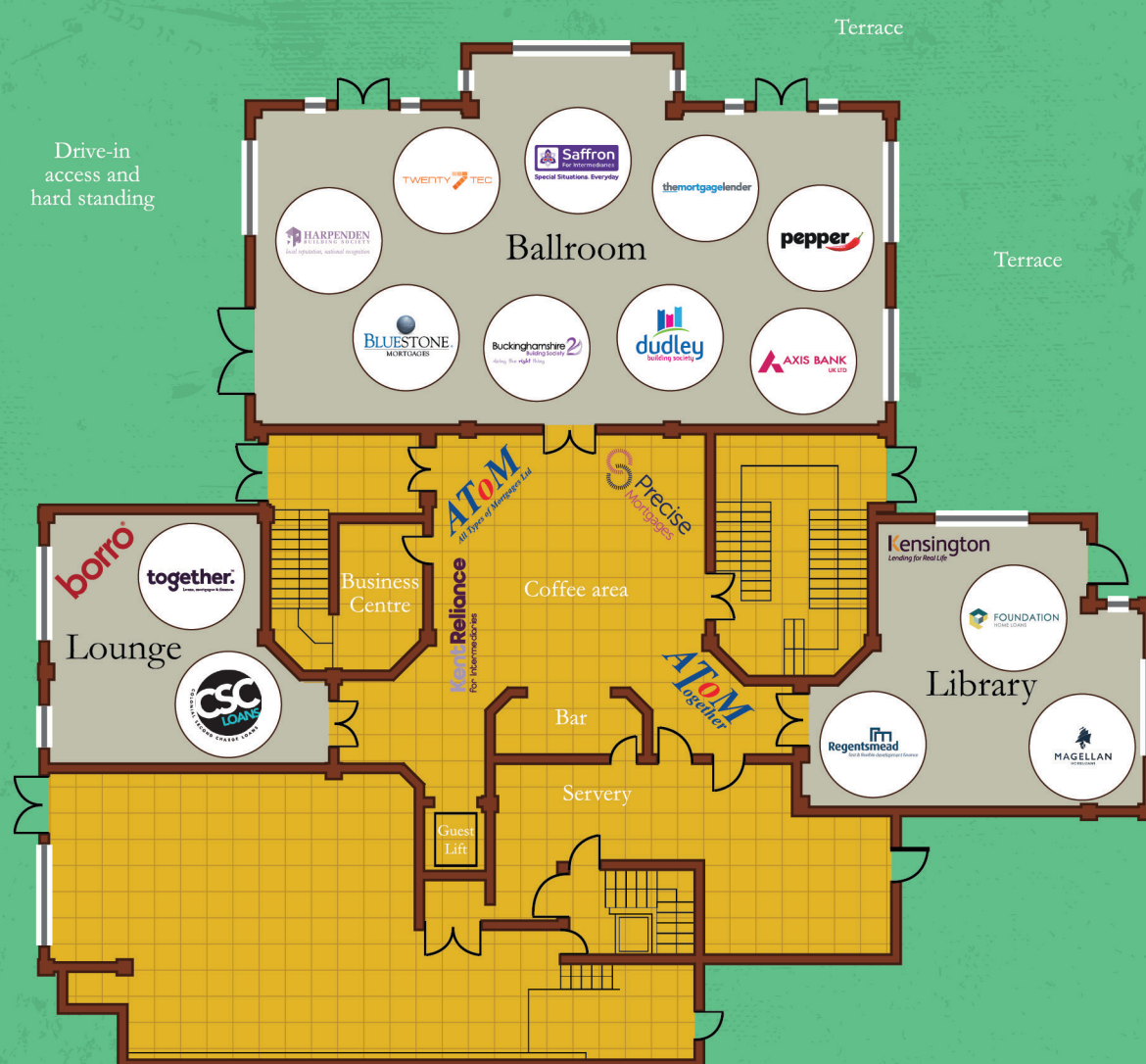




## Accomplices Roundtables

Exhibitors

### The Poets Lower Ground Floor





## Key Sponsors



ROGER MORRIS



ROGER MORRIS

Roger's mortgage and property industry knowledge is second to none. With many years as a successful landlord and developer to his credit, he has also been hands-on in the mortgage industry as owner and MD of em-financial, and Sales and Marketing Director at Affirmative Finance. Currently, as Director of Sales at Precise Mortgages, he manages the sales team taking responsibility for all sales activity and driving business volumes through all distribution channels.

Liza has a wealth of industry experience in sales, marketing and product development. Having been regional sales manager for SPML and then heading their product development team, she moved on to run a successful 'not for profit' packager organisation which weathered the worst of the credit crunch. Currently, as National Sales Manager, she works with Precise Mortgages' packager partners to develop their first charge mortgage business, and also brings secured lending options to the table.

Precise Mortgages, the specialist mortgage lender, delivers innovative residential, buy-to-let, bridging and second charge loans, which are available solely through a nationwide intermediary base. Its mission is to broaden the criteria for mortgage approval to support homeownership aspirations and buy-to-let entrepreneurialism. Its award-winning, technology-driven underwriting and credit risk management processes mean Precise Mortgages can be more expansive in its mortgage and loan approvals - serving those undeserved by mainstream lenders.

LIZA CAMPION



LIZA CAMPION

### Notes

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## Key Sponsors

### KentReliance



At Kent Reliance, specialist mortgage cases are our bricks and mortar.

We are part of the OneSavings Bank Group, one of a new breed of challenger banks providing a true alternative to mainstream providers.

We provide specialist Buy to Let and Residential mortgage solutions:

- Large property portfolios
- Homes in multiple occupation (HMOs)
- Complex income cases
- Large property cases
- Expats

Need a bespoke mortgage solution? Contact us, we'll be happy to discuss tailor-made or any other lending opportunities with you.

Kent Reliance is a trading name of OneSavings Bank plc. OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504). Mortgages are supplied by OneSavings Bank plc.

### Notes

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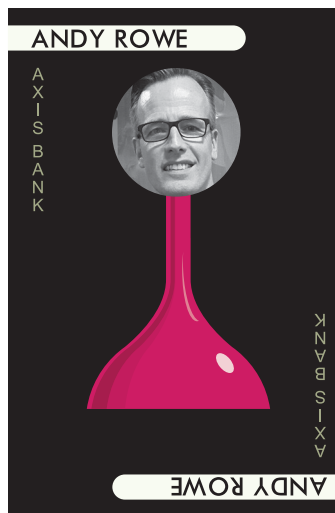
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## Exhibitors



Axis launched its buy to let proposition into the UK market in April 2015 after launching its banking services in April 2013. Operating in the specialist buy to let market, the bank has gone from strength to strength servicing the requirements of experienced UK landlords. This growth has given rise for the need to appoint an additional relationship manager. Andy Rowe joined the bank in April 2016 to support this expansion, and the bank's key partners, after a successful period of 17 years as a residential, commercial and protection specialist.

### Notes

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We're a new specialist lender in the UK and our ambition is simple - to help more of your customers get an affordable mortgage. Our products are designed to help customers who can demonstrate affordability, but are struggling to get past automated application processes. We're great to work with too - straight talking, honest and if it's a no, we'll tell you up front so you know where you stand. We launched with AToM because we wanted to work with quality advisers who could help us shape our business and the response so far has been very positive. We're looking forward to meeting you and celebrating AToM's 25th Anniversary!

### Notes

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## Exhibitors

**borro®**



“Mark has spent 4 years at Borro working with both partners and clients managing new and existing lending. He works on both property and luxury asset loans, although his real love is for classic cars.

Borro is an online platform for secured loans that targets affluent and high net worth clients. Since 2011, the business has originated over £200m in lending, providing finance for a broad range of assets including property, fine art, jewellery, watches, fine wine, and classic cars. Borro can provide between loans between £5k and £5m and is committed to making the process simple, flexible, and fast.”

### Notes

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**Buckinghamshire**  
Building Society



Buckinghamshire Building Society’s range of mortgage products is within both prime and non standard sectors and now with new lending criteria our product range has never been better. Our manual underwriting process offers the opportunity for successful outcomes for customers who have more complex sources of income or diverse circumstances. We pride ourselves on the integrity and experience of our team of underwriters who use suitability and affordability as well as a huge dose of common sense when assessing cases.

### Notes

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## Exhibitors



MARK FRY

CSC LOANS

MARK FRY

Colonial Second Charge Loans (CSC Loans) are an award winning 2nd charge Master Broker, whose management team share over 50 years' experience in the B2B sector. CSC Loans proposition allows for independent brokers to give the "advice" with CSC packaging the application, and for those brokers whose scope of service doesn't extend to 2nd charges, CSC will liaise directly with the client to provide the advice. Maeve Ward, Sales Director at Shawbrook Bank recently commented, "Colonial Second Charge Loans' understanding and experience in the 2nd charge market is second to none. We regularly receive complex enquiries that are well presented, making it a straightforward process for our underwriters to make an informed decision"

### Notes

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PAUL BRETT

FOUNDATION HOME LOANS

PAUL BRETT

Foundation Home Loans launched in February 2015 and has already become recognised and well regarded in the Buy to Let sector. Our team is knowledgeable and experienced, with a unique perspective on the market which has enabled us to develop niche products such as our market leading Limited Company offering. Our key product features include:

- Limited Company and personal products available at the same rates
- Prime and light adverse borrower products
- First Time Landlord products
- Fixed and tracker rates
- No minimum income requirement

### Notes

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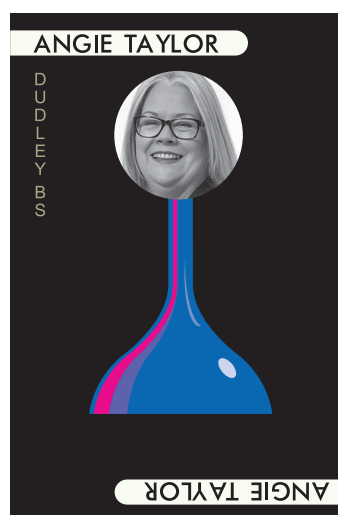
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## Exhibitors



We are a small regional Building Society with over 150 years of experience serving approximately 35,000 Members. Our team of underwriters provide a high quality, friendly service and our dedicated Business Development team are available to answer any questions.

Each case is underwritten individually and assessed on its specific merits. Our lending criteria is extensive and includes the following;

- No upper age limit across our entire product range
- Mortgages for self-employed borrowers with one years accounts
- Initial rates from 2.99%
- Products permitting advances up to £1 million

### Notes

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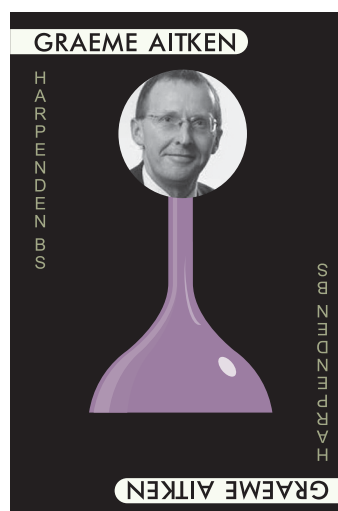
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At Harpenden Building Society, different doesn't have to mean difficult. The way we do business is not accidental, it's by design - making complex mortgages simple. Clients with varied circumstances are seeking mortgages for a wider variety of properties with increasingly diverse employment situations and income sources. For some clients obtaining a mortgage isn't a problem, as their circumstances are considered 'mainstream' - meaning they can readily access a number of deals either in the High Street or online. Should their situation not be 'mainstream' for whatever reason, the landscape can quickly change. That's when the Harpenden Building Society can help.

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## Exhibitors

**Kensington**  
Lending for Real Life



Paul has worked in the mortgage industry since 2000 and at Kensington for nearly 13 years.

He joined Kensington as Head of National Accounts in December 2003 before becoming Key Account Manager for Specialist Distribution earlier this year.

In his current role Paul has responsibility for growing the specialist distribution channel, working closely with Kensington's specialist distribution partners and their brokers place more of their complex cases.

### Notes

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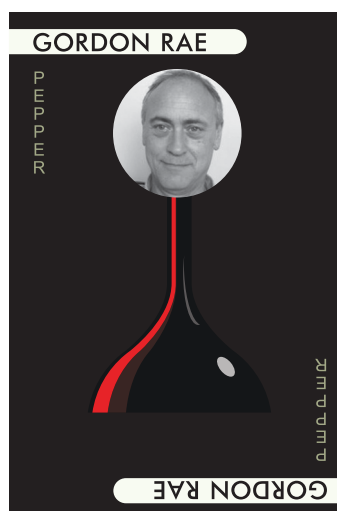
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**pepper**



Pepper is an end-to-end mortgage originator, third-party loan servicer and asset manager that has operated in Australia since 2001. In 2013 Oakwood Global Finance was acquired by Pepper Group to become Pepper (UK) Limited. In 2015 Pepper Homeloans, a trading style of Pepper (UK) Limited, began lending, on specialist residential and buy-to-let mortgages.

Pepper's presenter is Gordon Rae, Regional Development Manager who has specialised in mortgage lending for 22 years and has expertise in mainstream and specialist lending.

### Notes

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## Exhibitors



Offering a new approach, Magellan Homeloans offers mortgage intermediaries product solutions for your clients who are finding it difficult to access mortgage finance because of their personal circumstances, employment status or past credit history. With a manual underwriting approach without any credit scoring, the Magellan Near Prime and unique Credit Repair product ranges offer you a variety of solutions for complex client circumstances including:

- Cases declined by automated credit scoring systems
- Historic adverse credit including Defaults, CCJs, Arrears, IVAs, DMPs and Bankruptcy
- Self-employed borrowers with only 1 years' accounts
- Limited Company Directors using Drawings + share of net profit

### Notes

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Regentsmead is a multi-award winning principal lender of property development finance for new builds, refurbishment and conversion projects. Originating in 1934 our knowledge and experience means we do a lot more than simply provide development finance. We are renowned for offering an incomparable five star service for brokers and clients alike. All of our clients receive a personal service which can be adapted to their individual needs. Facilities are typically available between £100,000 and £2 million. We provide immediate decisions on new projects discussed. Ashley Ilsen joined Regentsmead in 2012 after spending some 18 months working in Ningbo, China, predominantly in the FMCG sector. He has since moved into a role as Head of Lending overseeing the day to day running of the business and working with various industry partners to help expand the loan book.

### Notes

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## Exhibitors



Saffron for Intermediaries, the dedicated intermediary lending channel for Saffron Building Society, recognises not all clients are the same and some can find themselves in situations which present quite a challenge when trying to find a mortgage. Although they may be perfectly creditworthy, their circumstances may make it very difficult for you to find a lender who's able to help. Saffron's 'Special Situations' range has been designed with just such borrowers in mind. It doesn't matter if they're landlords wanting to refurbish a rental property or Professionals seeking higher LTV loans, Saffron is able to help.

### Notes

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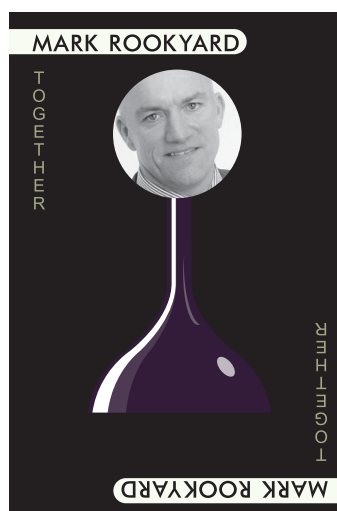
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Together has been working in partnership with brokers for over 42 years, delivering specialist finance. Whether it's mortgages, secured loans or bridging finance, Together can help; with loans secured on residential, commercial, semi-commercial and buy-to-let properties or land. Mark Rookyard, Key Account Manager, has over 16 years' experience in the specialist lending sector and is CeMap qualified. He manages external relationships for many of Together's key broker partners. Laura Sneddon, Business Development Manager for the South East, works closely alongside her clients, identifying areas of growth and development within their businesses. Laura has over 15 years' industry experience and is CeMap qualified.

### Notes

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## Exhibitors

### themortgagelender



The Mortgage Lender Limited (TML) is a new specialist lender that entered the UK residential mortgage market in 2016. An intermediary-only lender, TML has been launched by an experienced and proven team with a successful track record of entrepreneurial growth in a regulated environment.

The products and criteria are particularly focused on:

- Standard status borrowers • Self employed • Lending into retirement • Impaired credit

These products are only available via a select group of distribution partners including All Types of Mortgages. TML's intermediary sales team are available to help with enquiries about new or existing applications.

#### Notes

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### TWENTY7TEC



Twenty7Tec Group specialises in the build, delivery and maintenance of unique technology solutions designed to drive efficiency in process in today's lending market. Backed by venture capital firm Verso Capital, the company today supports some of the largest aggregator, intermediary and lender organisations in the UK, with a diverse array of technology systems that meet the needs of their stakeholders. We are very pleased that AToM have integrated our sourcing software into their internal systems.

#### Notes

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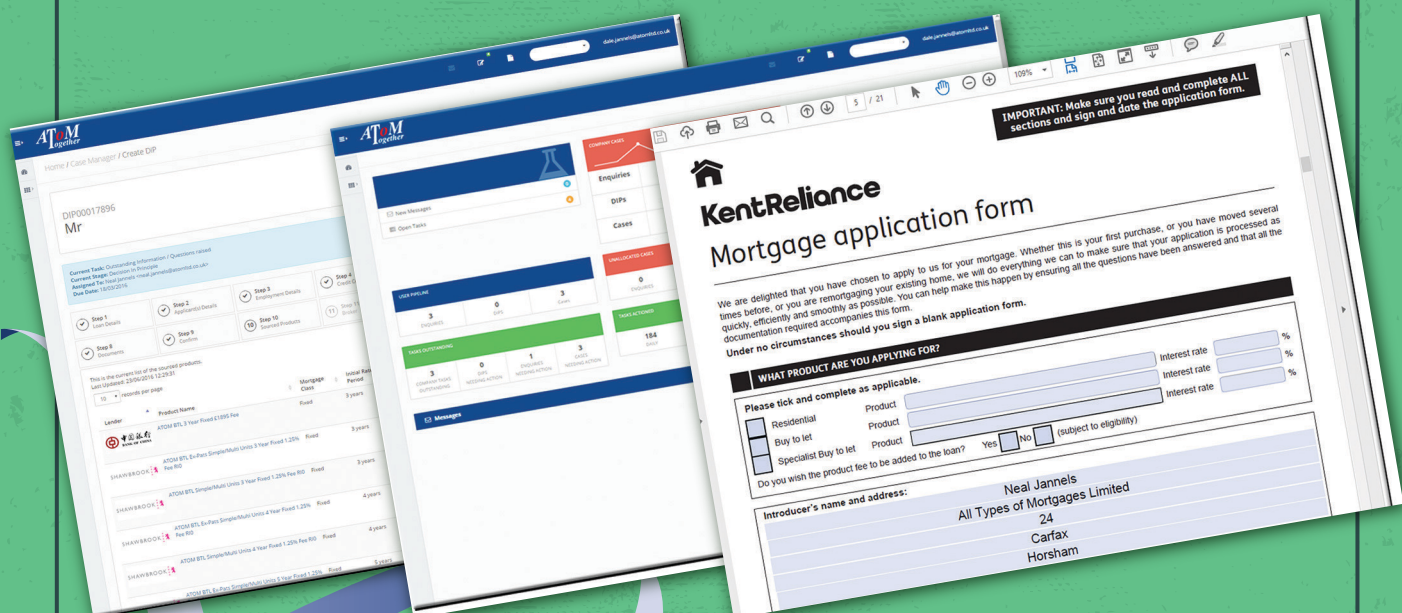
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# AToM Together

*Enquire - DIP - Source - KFI/ESIS - Case Track  
PrePopulate App Forms - Upload Documents  
SMS Updates - Send Notes - and more!*



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# We hope you have had a great day!



## Next Steps...

Please don't say no to a customer until you've spoken to the team at AToM. As you will have heard today, we have a wide number of lenders with a great appetite to lend and many with a 'think outside the box' mentality. We also have lender onsite underwriters and there is not a day that goes by without at least two lenders in AToM HQ, enabling our sales teams to run cases via them quickly and efficiently.

## Our vision is very simple:

*"To be the mortgage provider, distributor and packager of choice; most preferred by our partners and most regarded by our customers."*

## Reasons to use AToM:

- Great procurement fees
- Market leading specialist lenders and products
- Onsite Lender underwriters
- Application fees from just £99!
- Approved packager for many networks and mortgage clubs
- Products listed on Trigold/Iress and Twenty7Tec
- Dedicated and experienced help desk for all of your enquiries
- 25 years established and fully independent!

Just one number to remember:

# 01403 27 26 25



**AToM**  
All Types of Mortgages Ltd

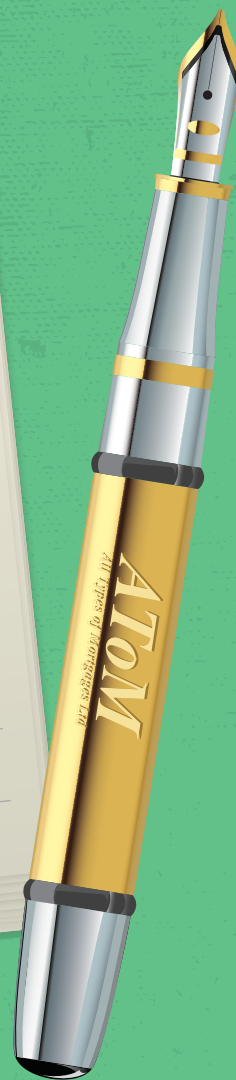
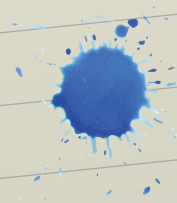
*And Finally... it was Colonel Mustard, in the Library with the Candlestick!*



For more information,  
to submit an enquiry or  
log on to our new AToM  
Together system, please visit  
[www.atomltd.co.uk](http://www.atomltd.co.uk)

Game over.

Thanks for attending  
the ATOM Specialist  
Lender Expo 2016.



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