



Your Specialist Packager Distributor



PROGRAMME

Screenplay

Opening Credits

08:30 - 09:30	Registration - Coffee & interaction with the Film Star Exhibitors
09:30 - 10:00	Welcome & Introduction, followed by Hans Geberbauer - Developments within the Specialist Mortgage Market arena
10:00 - 11:00	3 x 20 minutes Spotlight Speakers Presentations
11:00 - 11:30	Interaction with the Film Star Exhibitors & Refreshments
11:30 - 12:30	4 x 15 minutes Casting Directors Presentations
12:30 - 13:45	Interaction with the Film Star Exhibitors & Buffet Lunch
13:45 - 14:45	3 x 20 minutes Spotlight Speakers Presentations
14:45 - 15:15	A Listers Panel Debate

After Show

15:15	A choice of activities (Golf, Rib Ride, Geese Herding or use of the Leisure Facilities)
-------	--



A Listers

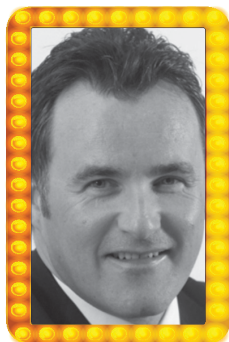


Hans Geberbauer

Co-Chief Operating Officer Paratus AMC Limited

Hans joined GMAC in 2002 as Chief Counsel of GMAC's non-US residential mortgage finance business, becoming MD Strategic Operations in 2009. With the acquisition of the GMAC European mortgage businesses by affiliates of Fortress managed funds, he assumed the role of Co-Chief Operating Officer.

Prior to joining GMAC ResCap, he was an associate at the London offices of law firm Allen & Overy where he had qualified as a solicitor (England & Wales) in 1999. He completed his legal studies at The College of Law, London, in 1997 and received a B.A. in History from the University of York, England, in 1995.



Alan Cleary

Managing Director
Precise Mortgages

As Managing Director at Precise Mortgages, and a co-founder of the business, Alan is responsible for product development, marketing, and mortgage originations.

Alan has worked in the mortgage industry for over 25 years, where he has also held senior positions at BM Solutions and Halifax Intermediaries.



Marylen Edwards

Head of Buy to Let Lending
Axis Bank

Marylen has recently become Head of BTL Lending for Axis Bank and is looking to develop the brand further through complex regulatory change, to be a key competitive brand for the wider broking community.



Marylen has been involved in the financial services sector for over 25 years, working within the specialist markets of Commercial, Residential, Buy to Let and Development Finance, during this time holding key positions at lenders such as Metro Bank and Lloyds.



Keith Street

Vice Chairman of Lending
Northview Group

Keith was made Head of Kensington in 2008, taking the reins of the lender and steering it through the global banking crisis, back into another period of growth and another sale - to Blackstone Tactical Opportunities and TPG Special Situations Partners in 2015.



With over 30 years experience he is now Vice Chairman of Lending at The Northview Group and was awarded the Lifetime Achievement Award by Mortgage Finance Gazette in 2015.



Adrian Maloney

Sales Director
One Savings Bank PLC

Adrian has been Sales Director for OneSavings Bank Plc since December 2015, responsible for sales and distribution within the Kent Reliance, InterBay Commercial and Prestige Finance brands.



Adrian has over 20 years industry experience, having held senior positions at Nationwide, Mortgage Trust and Portman Building Society he is a highly respected industry spokesperson.

Spotlight Speakers



Marylen Edwards

Axis Bank is a specialist BTL lender that offers products aimed at meeting the needs of professional landlords. Our aim is to provide competitive products and excellent service to the intermediary market. Our primary focus is on ensuring brokers see us as a trusted and valued partner, and as a lender they can recommend with confidence to their clients. Forging strong relationships with some of the main BTL distributors in the market like Complete FS, whom we know and trust, will help us achieve this goal.

We will lend to the following in England & South Wales:



- Landlords with at least 2 years' experience of being a buy to let landlord, with 3 or more rented properties
- Individuals and Limited Companies for standard properties and Houses of Multiple Occupation (HMO's).
- HMO's - up to six bedrooms
- Five properties on one freehold
- Holiday Lets
- Maximum loan size £1m, subject to £5m total exposure limit
- Expat applicants



Laleta Buctkaur

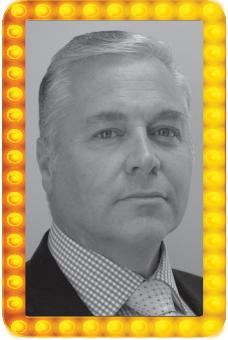
As a specialist lender that's been successfully providing loans for over 40 years, Together has extensive experience in delivering finance to brokers and their clients, with a current loan book of more than £2 billion.

We pride ourselves on our common sense approach to lending, looking at each case on its own merits. Whilst our product plans cater for the straightforward scenarios, we're not interested in a one-size-fits-all approach, or computerised decision; we have the ability to assess each case individually to try and find a way to help, even in the most complicated situations, or where timescales are tight.



We cater for a wide range of income sources including employed, self-employed, DWP benefits and private pensions, and we offer mortgages from £3,000, with terms from 3 to 30 years, including interest-only options, and a variety of property types.

Our extensive product range spans residential mortgages; including buy-to-let, consumer buy-to-let and right-to-buy, second charge mortgages, commercial mortgages, bridging and auction finance. Working in partnership with Complete FS we strive to get the best possible outcome for the customer.



Roger Morris

Since our launch in 2010, Precise Mortgages has been helping customers get the mortgage or loan they need. As a specialist lender, our comprehensive ranges of Buy to Let and Residential Mortgages, Bridging Finance and Second Charge Loans are designed for borrowers underserved by high street lenders, as well as those with a less than perfect credit profile.

Our excellent working relationship with Complete FS helps us to ensure we are meeting the needs of our customers. As experts in their field, we know we can depend on them to deliver an excellent standard of packaging and a first-class service.



Laura Sneddon

Launched in 2016, we provide borrowers with an alternative to the High Street. With bespoke underwriting, our products cater for a wide range of borrowers, including employed, self-employed or contract workers, multiple sources of income, lending into retirement and those with an imperfect credit history.

We know certainty is important to you. That's why, when we make a decision, we stick to it. We are proud to say that over 98% of offers we have made since we launched were issued on the same or better product rate than was applied for following a successful Decision In Principle.

themortgagelender

Complete FS is part of the TML Premier Panel, benefitting from a dedicated underwriting team. We look forward to continuing to work with Complete FS to provide competitive mortgage options for both client and adviser.



SHAWBROOK 

Peter Turner

Shawbrook is committed to supporting growth for the professional investor, landlord and SME community via the all-important intermediary channel. We are a specialist savings and lending bank offering a straightforward, no-nonsense alternative to the high street, proud to help the poorly served with a range of innovative products.

The Commercial arm of the Shawbrook "Property Division" has an offering designed specifically for property professionals looking for short or longer term funding against a range of residential, mixed use and commercial property assets, with flexible options available for individuals, Ltd companies and LLPs.

Specialists in good sense, Shawbrook understand just how important it is for brokers and their clients to partner with a lender that can deliver competitive pricing alongside quick execution, adopting a flexible approach to both the client and the security.



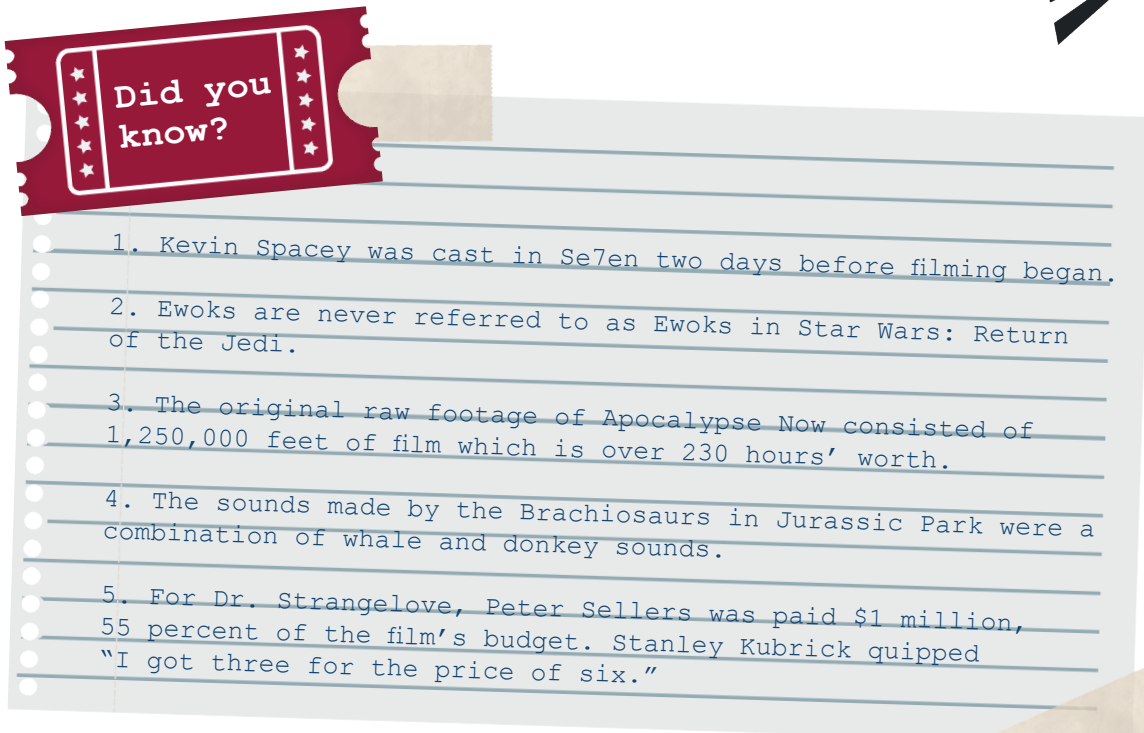
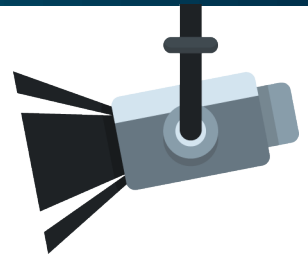
Vida
Homeloans

Karen Rodrigues

Vida Homeloans is the modern mortgage lender for residential and buy to let customers who may not fit the criteria currently demanded by high street banks. Vida uses the latest technology to support and inform human decisions, providing intermediaries with a quick, efficient and reliable service. We specialise in complex residential mortgage lending (impaired and improving credit, borrowing into retirement, buying together up to 4 incomes) and specialist BTL (portfolios up to 15 properties, MUBs, HMOs and expats).

We work in partnership with Complete FS to get the best possible outcome for the customer and in doing so support intermediaries in helping more of their clients.





Casting Directors



Julie Hanif

We know that 'one size doesn't fit all' so when it comes to finding a mortgage for our customers you'll find the right fit with one of our specialist lending solutions:

- Contractors
- Buy to let including limited company
- Credit repair and minor adverse
- Lending into retirement
- Complex lending for income and properties
- Debt consolidation up to 75%
- Self build 85% LTV
- Shared ownership
- First time buyers up to 95%

Our experienced team of underwriters take a sensible approach to individual case assessment, which offers the opportunity for successful outcomes for customers who have more complex sources of income or diverse circumstances.

Buckinghamshire
Building Society
doing the right thing



Sarah McCawley

At Foundation Home Loans we know that no two buy to let cases or residential cases are the same - so we won't treat them like they are.

Buy to Let mortgages can be complicated, but here at Foundation Home Loans we pride ourselves on our straightforward approach to lending - keeping things simple for your client.

If your clients have a larger portfolio, an HMO, are a limited company or have a less than perfect credit rating, we can help get the case sorted. We also deal with residential cases where your client may have a slight blip in their credit rating.

With the support of Complete FS and Sylvia their on site underwriter we can help get the case sorted.


Foundation
Home Loans



CALL COMPLETE FS FOR ALL YOUR MORTGAGE, SECURED LOAN, BRIDGING AND COMMERCIAL ENQUIRIES...

023 8045 6999



Tracey White

At Castle Trust, we take a commercial approach to delivering bespoke loans that meet a broad range of customer needs. We offer first and second charge mortgages, with the option to roll up some or all of the interest.

Our buy to let products provide flexible solutions to tackle rental coverage as well as options for refurb to let, holiday lets, student accommodation, blocks of flats, ex-pats and foreign investors.

We also offer bespoke second charge mortgages for high net worth individuals, business purpose loans and corporate loans supported by a collateralised personal guarantee.

And we offer development finance up to 70% GDV for loans between £2m and £7.5m as well as the option to provide mezzanine finance on larger deals.



Mark Whitear

At Kensington we believe in Lending for Real Life, and understand that life can be complicated which can make it harder for some people to secure a mortgage.

So all of our lending decisions are made by experienced underwriters who will assess your application on its own merits, and if the application fits our criteria, we will always try to lend.

Choose Kensington's Residential and Buy to Let mortgages for: Self-Employed; Credit History; Complex Income; Contractor; Failed Credit Score; Interest only; First Time Buyer; New Build Residential; Premier Lending; Help to Buy Scheme and Forces Help to Buy.

We are delighted to be working closely with Complete FS who also benefit from having on site support every week.



KentReliance

Scott Phillips

Focused solely on the intermediary sector, Kent Reliance take a leading position in the specialist BTL mortgage market where our established expertise, platforms and flexibility are highly sought after. As one of several financial brands that form OneSavings Bank plc group, we work with specialist brokers and independent financial advisers that value highly skilled, manual and bespoke underwriting standards.

What we do:

- Up to 85% LTV
- Limited company and LLPs via SPV accepted
- HMO's accepted. Larger HMO properties with 8+ bedrooms considered
- Loans up to £3m
- Professional landlords welcome
- Affordability is based on rental cover only

We know that no two brokers are the same, each with different ambitions and resources at their disposal. Working with Complete FS we use their skills, market knowledge and appetite for fresh business to focus on niche and unconventional customers that may not fit the criteria of other mainstream lenders. In addition Complete benefit from an on site underwriter 3 days a week to further enhance their service proposition.



LANDBAY®

Paul Brett

Landbay is a specialist buy-to-let mortgage lender. Established in 2014, we bring tailored lending solutions to experienced landlords and complex cases and combine best of market expertise with technological innovation.

We lend on residential buy-to-let properties in England and Wales, including HMOs up to 10 beds and MUFBS up to 10 units, new-builds and flats above commercial premises, subject to criteria. Applications from both individuals (including expatriates) and companies are welcome.

Landbay's expert-led underwriting team is dedicated to helping brokers deliver a fast and efficient service to their clients. Our 'Quick Quote' tool and tailored online underwriting process mean that borrowers can expect a lending offer, subject to valuation, within just 48 hours of application.

We look forward to working with Complete FS to deliver the best bespoke service for professional buy-to-let landlords



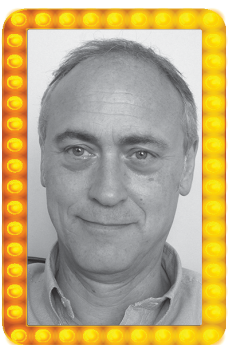
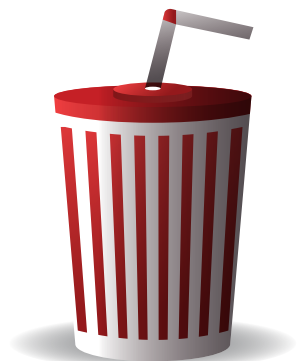
Cammy Amaira

Family Building Society don't believe in a one size fits all approach to lending and are happy to work with you to find the mortgage solutions for your clients regardless of their circumstances.

We're committed to helping brokers who are trying to help those who don't tick other lenders' boxes and our partnership with Complete FS is one of the ways we do this. In addition Complete benefit from an on site underwriter to further enhance their speed and accuracy of service and packaging quality.



We continually support the intermediary market through our numerous advertising campaigns, building awareness of our unique 'manual underwriting' approach in order to help this underserved market. Our website hosts all the information you need on lending criteria, rates and our affordability calculator.



Gordon Rae

Pepper Homeloans is a global financial services group operating in seven countries. Pepper is not just the only Fitch rated master servicer in Europe, managing in excess of £11Bn of UK mortgage assets but is also a major lender in the UK specialist market.

With no credit scoring & a manual approach to underwriting, we offer a range of products & market leading rates in the Near Prime to Non Conforming space in both residential & BTL, catering for clients with less than perfect credit ratings and/or interesting backgrounds.



We have been delighted to work closely with Complete FS since our launch into UK lending and greatly value their expertise in the packaging market.



**Film Star
Exhibitors**

Amicus
property finance

Bath Building Society

BLUESTONE
MORTGAGES

CentralTrust

dudley
building society

Funding Circle

GW legal

HARPENDEN
BUILDING SOCIETY
local reputation, national recognition

InterBay
Commercial

lendinvest

MAGELLAN
HOMELOANS

the mansfield
building society

masthaven

octane
CAPITAL

octopusproperty

pacIT
TECHNICAL SERVICES

the tipton
& coseley building society

TWENTY TEC

freeze-frame

13th

WIN A PEUGEOT SUV

**FOR A HOLE IN ONE
ON THE 13TH**



Sponsored by

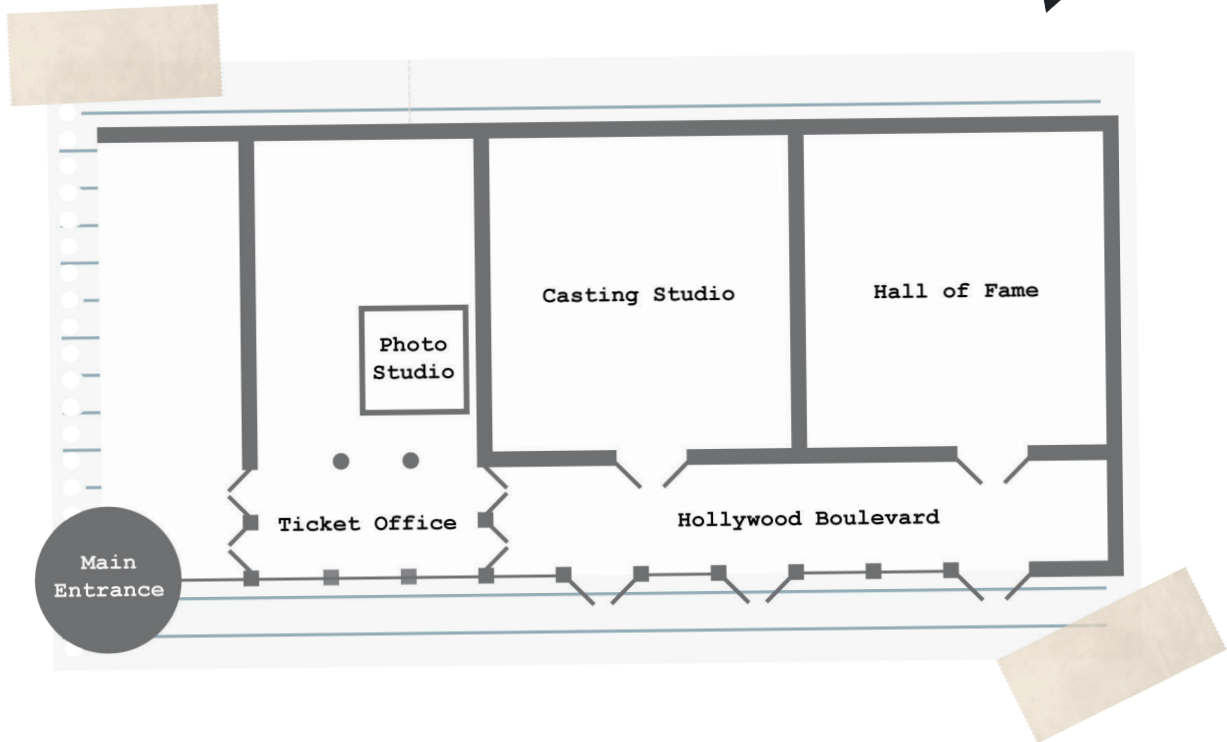
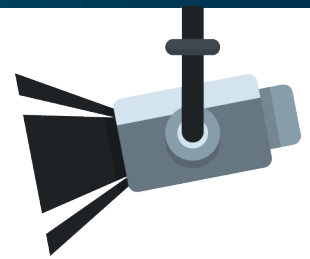
MAGELLAN
HOMELOANS

Car supplied by Hamble Motors

CALL COMPLETE FS FOR ALL YOUR MORTGAGE, SECURED LOAN, BRIDGING AND COMMERCIAL ENQUIRIES...

023 8045 6999

Film Set



Did you know?

1. Die Hard originated from the failed script of Commando 2.
2. Samuel L. Jackson demanded that the studio keep Snakes on a Plane as the title because it was the only reason he accepted the role.
3. Rather than use CGI, Tim Burton had 40 squirrels trained to crack nuts for Charlie & The Chocolate Factory.
4. Due to a zipper breaking, Olivia Newton-John had to be sewn into the trousers she wore in the last carnival scene of Grease.

Add some
notes...



themortgagelender

SHAWBROOK

Vida
Homeloans

The Complete Stars



Jo White
Team Leader
(Underwriters)



Davinia Blackman
Senior Case Manager



Stevie Mansfield
Case Manager



Sami Miselbrook
Case Manager



Ann Jennings
Senior Enquiries Manager



David Horsley
Enquiries Manager



Sarah Thorn
Team Leader
(Enquiry/Sales Support)



Trudy Kane
Senior Case Manager



Leanne Autton
Case Manager



Helen Kitchen
Case Manager



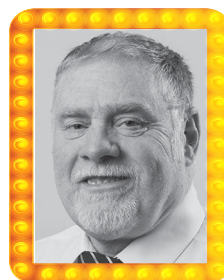
Emma Page
Case Manager



Dean Preston
Enquiries Manager



Andy Ingram
Enquiries Manager



Bob Hope
Sales Manager (B&C)



Julie Sides
Enquiries Manager



Tammy Chalk
Case Manager



Graham McCabe
South West BDM



Ali Friel
Accounts



Harry Raymond
Completions Team

Directors Cut



Tony Salentino

Director

Tony Salentino traces his interest in financial products to his work many years ago as a trainer and assessor for a well-known U.S. Money Shop operation.

Passionate about providing customers with an informed and managed customer journey through the maze of financial services products, Tony became a Director and shareholder of Complete in Sept 1993, eventually taking full control of the business in Oct 2008 until he was joined by fellow director Phil Jay in Feb 2010, and re-joined by Damian Cain in 2015.



Phil Jay

Director

Phil Jay has been in the specialist mortgage sector for 18 years, having worked for a mutual Building Society for a further 10 years. Phil joined Ian Nelson at BDS back in 1996 when packagers were beginning to make a mark in the intermediary sector.

Starting out with a small group of local brokers Phil grew the business year on year which, at the peak of the market, employed 80 staff and represented over 30 lenders. Phil and BDS achieved a number of accolades including 'Best Mortgage Packager' at Mortgage Strategy and 'Best Business Leader' at Mortgage Solutions.



Damian Cain

Director

Damian re-joined Complete in December 2015 having been a Director from 1993 to 2008.

He began his financial service career in 1984 working for a US money shop where he quickly became the firms youngest UK branch manager.

Never one to miss an opportunity Damian saw the potential of the fledgling packager market of the early 1990s and formed Complete in 1993 with Tony Salentino.



Claire Budden

Associate Director of Operations

Claire has re-joined Complete as Associate Director of Operations, having previously worked for the business between 2005 and 2010.

She brings with her a wealth of financial services experience having been in the industry for 20 years.

In the 7 years since her departure from Complete, Claire has been a key member of the management team within a large financial services firm, gaining significant management and leadership skills over the period.

Who are Complete FS?

Complete FS continues to be an intermediary led Specialist Lender Packager. We are proud to have recently celebrated our 24th year and continue to offer competitive products and services to a growing number of intermediaries. The business covers the whole of the market including prime, complex prime, specialist, buy to let and commercial mortgages as well as secured loans and bridging finance. Among the facilities offered to our introducer's are dedicated specialist teams, free sourcing system, online DIP and 24/7 case tracking.

Mission Statement

We are committed to delivering and processing competitive loans from our lender panel for distribution to the entire intermediary sector. We are committed to continue the growth of the "COMPLETE" brand by providing exceptional service excellence through the delivery of ongoing training to our employees. In doing this we aim to maintain and reinforce our reputation as one of the country's leading mortgage packagers and distributors.

10 Reasons to use

Complete FS Specialist Distributor

1. Servicing the intermediary market since Sept 1993
2. Market leading panel of over 35 lenders
3. Many exclusive mortgage products
4. Low admin fees, from only £99
5. Top commission rates
6. Approved packager for many networks
7. Hundreds of products listed on Trigold & Twenty 7 Tec
8. Online enquiry with 4 hour response
9. Live 24/7 online case tracking
10. Dedicated teams specialising in Residential, BTL, Secured Loans, Bridging and Commercial

There are many more reasons that make using
Complete FS a breath of fresh air.

Find out more about how **Complete FS** can support you by visiting www.complete-fs.co.uk

CALL COMPLETE FS FOR ALL YOUR MORTGAGE, SECURED LOAN, BRIDGING AND COMMERCIAL ENQUIRIES...

023 8045 6999



Complete FS would like to thank this year's main sponsor Foundation Homeloans, Keynote Speakers and Exhibitors for supporting our Specialist Lender Expo and making it a great success.

Also, a big thank you to all delegates for taking the time out of their busy day to learn more about Complete FS and the specialist mortgage market. A CPD certificate will be sent to you shortly.

Call Complete FS for all your Mortgage, Secured Loan, Bridging and Commercial enquiries... 023 8045 6999

THIS DOCUMENT IS INTENDED FOR INTERMEDIARY USE ONLY
AND HAS NOT BEEN APPROVED FOR PUBLIC USE.

CALL COMPLETE FS FOR ALL YOUR MORTGAGE, SECURED LOAN, BRIDGING AND COMMERCIAL ENQUIRIES...

023 8045 6999

THE END