



Newsletter 2021

sbl financial
determination, action, initiative

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Welcome to sbl financial 2021 newsletter. A lot has happened in the last 6 months from expanding the team, to moving to new offices, along with offering more products and services than ever with over 155 plus lenders to choose from. In addition to being a fully regulated mortgage broker firm, we also have member status with the London institute of banking and finance and signed up to its ethical charter.

As our relationships grow so does our team. Our firm is part of the Connect network, and we have several members who help us on a daily basis, as well as our professional partners.

The London Institute
of Banking & Finance

Y/3S Loans

155+ lenders



CONNECT
mortgages



Meet the team

We have so many great people that assist us in providing you with such a great service, that we wanted to introduce them to you.



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CONNECT
mortgages



Sean Bowling
Adviser / Director



Lisa Bowling
Office manager / Admin



Howard Samuels
DIPS & Applications



Lynn Lyons
Broker Support

As our firm grows so do our professional partnerships and offerings. We are now more integrated with Y3S secured loans and Myfanwy Lewis is our own in-house loan underwriter. We have enhanced our relationship with Umbrella protect, where they do all of our private medical requirements and protection for customers with medical issues that may be current & historic, with Anna and her specialist team. Because we have grown so much, we have extra support from our network and its team of staff to aid our inhouse office team, by doing this it has meant we have been able to grow and have the team in place to support our client's needs.

We are proud to be supporting the governments kickstart scheme with our new social media assistant.

KICKSTART
SCHEME

[gov.uk/kickstart](https://www.gov.uk/kickstart)





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Y3S Loans Business partner

Secured loans continue to grow as a core part of our business, and so does our relationship with Y3S. We love them so much that we even have them on our t-shirts. sbl financial continues to grow, along with building key strong relationships and partnerships to benefit our customers. Myfanwy Lewis has been with us from the beginning as our inhouse underwriter, and has been a real asset to our team and clients. Barney is the CEO of Y3S and together we are able to offer specialist solutions along with a bespoke service for our clients, along with certain incentives, & quicker processing. Why would you go anywhere else but sbl financial?



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Business partner



We are pleased to announce our new partnership with umbrella protect. Although we do advise on protection in our own offices, they are specialists and help us get cover for clients with existing or historic medical conditions or very tight deadlines. They are also able to help us offer clients with private medical insurance or group medical insurance.



The impossible is just another day for us!
sbl financial is a fully regulated broker

Residential: BTL: HMO: Bridging: Commercial: Protection: Insurance

155+ lenders

more options, more choice

enquiries@sblfinancial.co.uk

02394005420 : www.sblf.co.uk

02394005421 : 07970906749

Previous decline: Time sensitive cases : Secured loans
Self employed 1 year accounts: Complex income :
Poor credit score: CCJ: Arrears: Defaults: Missed payments

Adverse credit / Prime Credit

What can sbl do for you?

High net worth 1 - 5 million pound loans are our speciality

Mortgages / prime / adverse / specialist / complex / previously declined

Buy to let / HMO/ let to buy / adverse

Bridging / development finance

Commercial / auction finance

2nd Charge secured loan and large loans (10K to 250K) Adverse residential
& buy to let

Private medical insurance / Group insurance

General insurance

Life and critical insurance

Income protection

Non conforming structure or semi commercial insurance

What can sbl do for you?

Help with accountants and solicitors

We specialise in complex income / self employed / 1 year accounts

Credit issue is our speciality

Self employed, ltd company

Time sensitive cases / Courier service

Face to face appointments / Out of hours / Virtual appointments

Extreme help / Repossession / Super heavy adverse

Exclusive, semi exclusive's

In some cases we can do desktop valuations



We package for Together Money, and have access to limited edition rates and exclusives

Residential, BTL, HMO, Bridge, 2nd charge rates

Valuation not needed on all cases, with option to home track instead for £25

Price matching on bridging deals

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR LOANS SECURED ON IT. SBOWLING LTD T/A Sbl financial 927268 is an Appointed Representative of Connect IFA Ltd 441505 which is Authorised and Regulated by the Financial Conduct Authority

So why sbl financial?

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

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

With over 155+ lenders, 1000's of products it's 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 3rd parties as and when required.

Office address

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