



SAVVY

WOMEN



Property Finance
and Mortgages

FINANCE

Savvy Women has its own qualified Mortgage Brokers that will assist you with your Mortgage requirements. We will offer you competitive mortgage rates, as we are able to search the whole of the market for the best rates and deals that fit your financial requirements. Our brokers can obtain mortgages for most people even those with CCJ's, arrears and even bankruptcy.



Types of Mortgages

New Mortgages; Re-Mortgaging; Buy to Let Mortgages; Let to Buy Mortgages; Right to Buy Mortgages; Key worker, Mortgage; Shared Ownership; Commercial Mortgages; Self Employed; developers finance Ex-Bankrupted and people with CCJ's.

Types of Mortgages

Residential Property Crowdfunding

Anyone who is keeping an eye on the property market knows that the property prices have gone, well, a bit silly. Most ordinary folk now can't afford the luxury of buying their own home, and those that can usually need to use the help of government schemes where they don't own all the house; only a part of it.

Crowdfunding platforms have come about in the last few years, and thanks to those that are centered around the property, ordinary people can now pool their money together to buy a house. Then, everyone who pooled in gets a share based on the amount of money that they contribute. Being able to make small investments in large, highly profitable property investments is new, but it's something that can now be done. Once the property is paid for, the group of investors can then let it out before an eventual sale.

This works like buy-to-let investing, but without having to manage any tenants at the end. The good bit is that when the property is rented out, everyone gets a share of the rent and as the house value changes, the value of your share's changes, too. Money is made from the rent, and you get to share in the capital growth when/if the value of the property rises. You could be involved in this at lower amount, and there are so many reasons to get involved, from the fact that there are lower barriers to getting on the property ladder, to the ability to diversify and invest without having to dive in head first.

Peer-to-Peer Property Lending

When you want a flexible way to make a high return on your money that you get in the bank, you need to think about peer-to-peer property lending. You can get that higher return without heaps of research to worry about, and you don't need to get bogged down in all the property lingo, either!

It's becoming increasingly popular to invest in this way, with peer-to-peer lending ensuring that borrowers are secured against the underlying value of the whole property.

Being able to enjoy high rates of interest in the range of 6-10% per annum with shorter loan periods, it's no wonder people like peer-to-peer lending.

There is a lot of pressure to get onto the property market, but the higher the prices get, the more people have pushed away from buying a home. The best thing to do is to invest in property that rolls over 6-12-month periods, as these are a good investment for those looking to get a foot on the ladder somewhere. The only downside is that high returns very often are paired with higher risk, so choosing a platform that is FCA regulated is vital. Their policies on late payments, legal charges, fraud and secured loans should be clear.

Property Development Investment

Putting money to the table to support the construction of new homes is another great option. It's one of the crowdfunding options out there that allow individual investors to lend money as a group and said money is secure against the land by a legal charge. Development crowdfunding is changing the way we invest in property, as it helps investors to build their property portfolio through areas that need them desperately, and they win with the reliable returns that they receive. Investors can earn up to 10% back per year; a significant return for some!

Investors that crowdfund projects in this way have the first dibs on the profits of each property, if the development has been crowdfunded 100%. There cannot be bank leverage involved; otherwise, there won't be a return at all. All the investors in the project see a return once the properties have been sold on. This is the perfect way to get building new houses and investing in the economy while being able to own!

ASK ABOUT:

COMMERCIAL FINANCE

Commercial finance ensures that your investment business - and that's what it is, a business - , can thrive correctly and hit the targets that you set, rather than miss out purely because you have to wait to generate enough cash to re-invest for yourself. Commercial finance is a great way to get some working capital going for your business.

PORTFOLIO FINANCE

If you have a property portfolio built to the tune of £2m or more, you need the

right advice to help you to grow your portfolio in a way that's going to be cost-effective. With Savvy Women, we have the ability to help you to do that.

DEAL STRUCTURE

A deal structure is a typical real estate (or property) finance transaction, where a loan is made to a borrower to buy a commercial property to be held for investment purposes, where that property has already been built. If you haven't had to deal with this before, it may be worth looking into for your new property investment.

New Investors Information

Historically, people have invested in properties all over the world, usually as a vehicle of long-term investment. Recently television programmer and magazine articles have helped stimulate the property market, property investment and buy to let property portfolio developments.

Whether it's buying a rundown property to renovate, off plan or new build investment property, it seems that everyone wants to get on the property ladder. And we ask why not?

Since property investment has been regarded as a good investment, obviously property investment in the UK or Caribbean and Europe overseas is the right thing to do. However, property investment can have its own risks. That is why you require an expert to coach when it comes to investment properties and building a portfolio.

We will not only source the deal but offer a complete package whereas we would arrange the finance, furnish the property, find a tenant view one of our qualified Estate Agents and in some cases, arrange for guaranteed rent with full management.

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