

# Use A Broker and UK Expat Mortgages Might Be Easier To Find Than You Might Think.

*UK Expat Mortgages are easier to find than you might think with the help available from specialist Expat Mortgage Brokers.*

MANCHESTER, UNITED KINGDOM (+44), UNITED KINGDOM, January 31, 2020 /EINPresswire.com/ -- One of the key reasons many Expats move abroad is to realise their dreams of living a better quality of life and gaining financial independence. Working in low tax environments, Expats willingly make sacrifices to help realise their own dreams and those of their families and loved ones.

## BUYING A PROPERTY AND EXPAT LIVING.

A major step to realising “the dream” for UK Expats is buying a UK Property . No matter where UK Expats are in the world; there’s a desire to own property back in the UK and not just because they want to retire back to the UK one day. Other factors include Expats who want to see the family in a decent home back in the UK so children can attend good schools. For some Expats there is a strong incentive to buy a UK investment property so that when their child goes to university they save money on rent, whilst at the same time they are able to start building a property portfolio as part of their pension plan. UK Expats who don’t permanently settle in their country of work, usually end up returning to the UK and settle in their dream home whether that’s by the sea, by a lake or in the country. It’s something they have set their hearts on and is

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*Stuart Marshall*

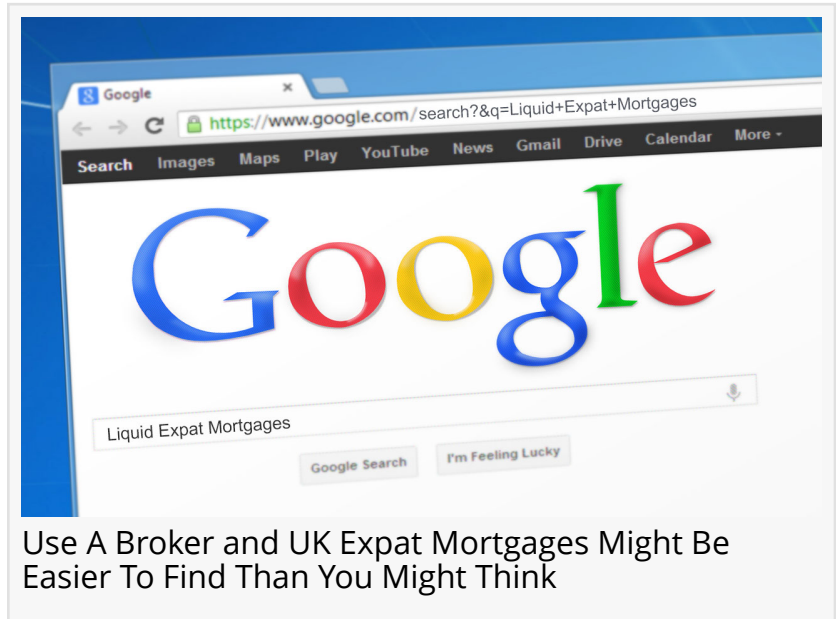
often the crystallisation of many years of hard work and sacrifice.

## GETTING ON THE UK PROPERTY LADDER.

Whilst entering the UK property market can prove lucrative – indeed many UK Expats have built up substantial property portfolios– through the use of leveraged finance (or mortgages to the lay person), getting started can sometimes seem a minefield and complex.

[Liquid Expat Mortgages](#) has worked with Expats globally for 12 years and its Managing Director, Stuart Marshall, knows how important it is to do your homework and ensure you have the right people to help you with your Expat mortgage.

“As a specialist UK Expat mortgage broker Liquid Expat Mortgages can guide you through the



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most frequently asked questions when investing in [residential](#), [buy-to-let](#) (BTL) as well as other types of mortgage such as HMO's, Airbnb. By dealing with a specialist Expat Mortgage broker, it's easier to determine exactly what type of mortgage is best for you."

## CAN I GET A MORTGAGE AS AN EXPAT? WHAT TYPE OF MORTGAGE CAN I GET?

"These are the two most frequently asked questions" says Stuart. "The first thing to understand is what type of property you are buying why are you buying it?"

In effect there are three different classes for purchasing property:

- Residential purchase Mortgage – If you are looking to live in the property
- Consumer BTL – If you're buying a property with the intention of renting it to family.
- Standard BTL mortgage – where you're buying an investment property.

## WHERE TO INVEST?

"This all depends on your objectives or "dreams". Many Expats settle in their home town in their "forever home" or buy a dream home in the country or by the sea."

However you want to buy property as part of a pension portfolio or an investment, then the UK property market currently provides a wealth of opportunities for the investor. There are a number of hotspots throughout the UK such as Manchester. The city will create 55,000 new jobs by 2025, with government investment to enhance inner city and brownfield areas. Other current "boom" cities for high yields and price growth are Liverpool, Birmingham and Edinburgh.

## MORTGAGE BROKER OR LENDER?

The process of applying for a mortgage is complicated for first-time buyers let alone an Expat. If you think dealing directly with a lender simplifies the process think again. In reality it's unlikely this will result in real value for money or sensible use of your time. Stuart Marshall at Liquid Expat Mortgages believes that "Consumers like to understand what's going on step by step. Unfortunately lenders are not geared up to assist consumers with processes or streamline the application process.

As a specialist Expat mortgage broker, we have access to the largest panel of lenders willing to accept British Expats and Foreign Nationals for UK mortgages, ranging from the smallest building societies to the largest high street banks. The spread of lenders means we can accommodate all client types and property criteria. UK Expat consumers need to consider tailoring a mortgage product to their overall objectives. By talking to a company like Liquid Expat Mortgages you can potentially help boost your investment profitability. What's more you have the added assurance that we are FCA regulated company."

## NO UK CREDIT FOOTPRINT?

An Expat mortgage can feel out of reach to those without a UK credit footprint. This should not discourage a UK Expat from exploring the possibilities of applying for a mortgage as they are available to all UK Expats no matter where they are.

Stuart Marshall adds "Whilst standard criteria such as personal income, projected rental income, exchange rates, and other assets in your portfolio are in play, additional factors such as verification can make it difficult and time consuming when it comes to making an Expat mortgage application. A specialist Expat Mortgage broker is always better placed to assist with your purchase and understand your objectives and your dreams. It is equipped and experienced to deal with all types of scenarios having seen and dealt with all manner of applications."

Liquid Expat Mortgages is the No.1 Expat Mortgage broker. We have a team of experienced and

regulated mortgage consultants, dedicated to helping Expats find the very best mortgage deal. We work with over 50 lenders to deliver the best product for your needs. For complete Expat Mortgage Support, contact Liquid Expat Mortgages and see how Liquid Expat Mortgages can help you. Just call us 24/7 on +44 (0)161 871 1216 or visit [www.liquidexpatmortgages.com](http://www.liquidexpatmortgages.com).

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