

# Expatriate Mortgage Q&A With Liquid Expatriate Mortgages' CEO, Stuart Marshall

*Part 1 of our Q&A session: Stuart Marshall, CEO of Liquid Expatriate Mortgages, answers some of the most frequently asked questions from buyers and investors.*

MANCHESTER, GREATER MANCHESTER, UK, November 17, 2020

/EINPresswire.com/ -- Part one of our Q&A session allows Stuart Marshall, of specialist expatriate mortgage broker Liquid Expatriate Mortgages, to answer some of the most frequently asked questions from buyers all over the world. Liquid Expatriate Mortgages has over 13 years of experience in helping UK expats and overseas buyers find the best mortgages for their property needs.

Q: 'There's A Deal I Like, But Should I Buy Now or Wait?'

I was planning to purchase a [buy-to-let](#)

property in the UK but I'm uncertain about whether or not it's the right decision. On the one hand, I'm tempted by the rates and deals I've seen while browsing. On the other, I feel hesitant to make such a huge financial commitment when the UK property market feels so uncertain.

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If you really want to buy a UK property and there's a deal you like the look of, you need to work to lock those preferential rates in now!"

*Stuart Marshall*



Stuart Marshall, CEO of Specialist Expatriate Mortgage Broker, Liquid Expatriate Mortgages.

Should I wait to see what impact the pandemic will really have on the market or am I being unduly cautious?

A: This is a really great question. It's the kind of conversation that we're having with a lot of our clients at the moment. You're right to consider all possibilities before you make a big financial commitment like buying a house and becoming a buy-to-let landlord. You're also right that the full implications of the COVID-19 pandemic are not yet

apparent when it comes to the UK property market. However, as a general rule, the UK housing market is a fairly safe bet – it's very resilient and the demand for property in growing UK cities like Manchester is set to continue despite the pandemic.

You also need to recognise that the deals you're tempted by might not be around for much longer. Lenders are increasing their rates to deter new applications as they near the capacity they can process before the stamp duty holiday ends. In some more severe cases of intervention, lenders are removing their products completely. Only a couple of weeks ago, Santander removed its 85% LTV two-year fixed rate product from the marketplace. As well as removing products and increasing interest rates, lenders are also employing tougher credit score criteria and higher minimum loan levels. It's important to be aware of this because it can really affect the quality of your investment.

You're right to think through your investment but once you're considered the risks and rewards, you need to make a decision and act now. An expert mortgage broker can talk this through with you and help you arrive at a rounded perspective. But, if you really want to buy a UK property and there's a deal you like the look of, you need to lock those preferential rates in now!

Q: 'I Can't Find A Lender!'

I'm a [UK expat](#) and I've lived abroad for a few years now. I've been looking to become a UK property owner because I want to start saving for retirement by building a property portfolio but I'm struggling to find a lender because of lender's credit criteria. Is there any hope or should I give up on buying UK property as an expat?

A: We have so many clients come to us with the same story you're telling. It's very easy to become disheartened if you're an expat looking to get a mortgage on a UK property. But the reason for the disappointment is simple – most mainstream lenders simply aren't equipped to help you. They usually have a rigid credit scoring system and most expats will fail this because



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Expat Mortgage Specialists

[www.liquidexpatmortgages.com](http://www.liquidexpatmortgages.com)

Liquid Expat Mortgages has over 13 years' experience helping expats to get the right mortgage for them.



UK property presents a great investment opportunity for prospective buy-to-let landlords.

they do not have a recent UK credit history.

This doesn't mean that you can't get a mortgage. The best way to go about it is to consult a specialist expat mortgage broker. Our team at Liquid Expat Mortgages has made a reputation for helping expats secure a UK mortgage, so we know which lenders will be right for you. We have over thirteen years' experience in providing expat mortgages for UK expats and overseas buyers and have access to the largest panel of UK expat lenders. We offer [free, no-obligation quotes](#) and can help you through the whole process. So, if you're serious about finding a UK mortgage, the simplest way to do it is to use an expert mortgage broker.

Q: 'Can I Process My Application in Time For The Stamp Duty Holiday?'

I've been looking to become a buy-to-let property owner for a while and the stamp duty holiday has finally convinced me to take the plunge. But I'm worried about processing my application in time to capitalise on the tax relief. How can I make the process as quick as possible?

A: There are certainly many lenders who are at – or over – a manageable capacity. But equally there are still lenders who are operating within their usual timeframes. However, it's true that lots of lenders are trying to manipulate the market to 'cool' consumer demand. My advice would be, first and foremost, to go through a specialist mortgage broker. While it can seem more efficient to go direct to a lender, in practice, you're likely to find that a broker will be able to speed the process along by finding the right lenders – those that have quicker turnaround times – to give your application the best chance possible at being processed before March 31st 2020.

\*1, 2, 3, Disclaimer: Please note that Liquid Expat Mortgages has no direct control over the timescales relating to either the processing of mortgage applications or mortgage offers being issued by lenders. Liquid Expat Mortgages has no control of the legal process and CANNOT accept any responsibility nor liability should your application not be processed prior to current Stamp Duty Land Tax rules expiring on 31st March 2021 or any extension of that date.

Liquid Expat Mortgages  
Unit F2, Waterfold Business Park,  
Bury BL9 7BR  
Phone: 0161 871 1216  
[www.liquidexpatmortgages.com](http://www.liquidexpatmortgages.com)

Any media enquiries please contact Ulysses Communications  
[sergio@ulyssesmarketing.com](mailto:sergio@ulyssesmarketing.com)  
+44 161 633 5009

Sergio Pani  
Ulysses  
+44 7811 326463  
[email us here](#)

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