

Mortgage & Protection Advisor

Lloyd &
Whyte

Natalie Sell

Mortgage & Protection Adviser



I'm an experienced Mortgage and Protection Advisor dedicated to helping individuals and families achieve their financial goals.

With several years of industry expertise, I provide tailored mortgage solutions and expert advice on insurance and protection products. I ensure the clients' experience is a transparent and seamless process.

I hold qualifications and certifications relevant to the mortgage sector, including advanced mortgage advice and a membership to the Society of Mortgage Professionals. My expertise spans across various areas, including first-time buyers, re-mortgages, buy-to-let mortgages, and insurance policies such as life insurance, critical illness cover, and income protection.

My client-centric approach and continuous professional development allow me to deliver personalized solutions that align with the ever-changing financial environment, and I'm committed to guiding and supporting clients on their financial journey.

You can contact me by:

- Mobile: 07584 387927
- Email: natalie.sell@lloydwhyte.com
- Office: 01823 250544
- [linkedin.com/in/natalie-sell-cert-smp-009a7669](https://www.linkedin.com/in/natalie-sell-cert-smp-009a7669)

Lloyd & Whyte Mortgage and Protection Advice



Buying a property could be one of the biggest financial decisions you face, so getting expert advice is vital. Talking to our qualified mortgage advisers can make the difference between finding the most appropriate mortgage for your circumstances, or potentially losing out on an effective mortgage deal.

We offer expert mortgage advice tailored to your requirements. Whether you are a first-time buyer, looking to re-mortgage, thinking of moving to a more appropriate mortgage deal, purchasing a buy-to-let, or searching for a commercial loan, we can help.

We can also source insurance policies which can protect both you and your family throughout life, including:

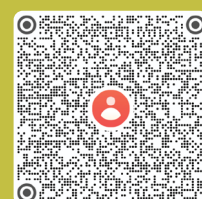
- Life insurance - this can protect your family in the event of your death, and provides a lump sum pay out which can be used to pay the mortgage and/or protect your family.
- Critical illness cover - this can provide a lump sum pay out should you suffer from a long-term or debilitating illness covered in your policy.
- Income Protection - we can source policies which can cover up to 65% of your salary should you become ill or have an accident. You can also take out cover which can pay a percentage of your income following an accident or illness until you retire.

Why talk to our mortgage advisers?

Our mortgage advisers take your individual circumstances into account and search from thousands of available products. They understand the market and have up-to-date knowledge of the latest offers.

So, whether you have a smaller deposit, have not been in employment for a long time, or are self-employed - we can help you find a suitable mortgage.

SCAN BELOW
& receive my
contact details:



What can mortgage & protection do for me? >>

'Whole of market' independent service

Our mortgage advisers are independent and have access to the 'whole of market' which means they are not tied into recommending mortgages from a specific lender; can search the whole of the market (giving you a better chance of finding an appropriate mortgage); and find a deal that suits you.

They work on your behalf, not the lender's.

We help with various types of mortgages

If you are looking to take steps two or three on the property ladder, we also help with finding a bigger mortgage, enabling you to move to a larger home or premises, or a different area should you wish to.

You may want to release some equity or release funds to purchase a buy-to-let property. Our mortgage advisers can search the market and potentially find a product to suit you.

In addition, with interest rates often changing, you may want to consider moving to another mortgage deal with an alternative interest rate to that of your current deal, or terms that suit your changing circumstances. Our mortgage advisers can advise you on the most effective course of action to take.

If you are looking to start or add to your property portfolio, we can help you find a buy-to-let mortgage to suit you.

Or, if you are looking for a commercial loan, we have you covered. We work in partnership with specialist loan companies which can provide loans for commercial premises tailored to your circumstances and business.

With you - every step of the way

From searching the whole of market, to going through your options with you, to setting up a mortgage our advisers are with you every step of the way.

But our mortgage advisers don't just help with potentially finding you a mortgage. They can also help you with completion of your property sale and helping you with the finer points of your property transaction, allowing you to get on with everyday life.

Complimentary Mortgage Advice

If you are a member of a healthcare Association, or a client of our Integrated Financial Management (IFM) service, we will waiver your mortgage advice fee. Contact us to find out how you could benefit from our complimentary mortgage advice.

About Lloyd & Whyte | Benefact Group

Our parent group, the Benefact Group is an international family of specialist financial services companies that give all available profits to good causes. From over five million companies in the UK, it is the third largest corporate donor to good causes*.

We are built on the idea that better business can better lives.

Our Affinity Partners:



What matters to you, matters to us

01823 250750 ■ www.lloydwhyte.com

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Lloyd & Whyte (Financial Services) Ltd are authorised and regulated by the Financial Conduct Authority. Calls may be recorded for use in quality management, training and customer support.

*Directory of Social Change - The Guide to UK Company Giving 2023/24 (dsc.org.uk)