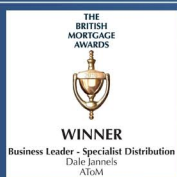


new year news

Mortgages | Remortgages | Secured Loans | Commercial Finance | Bridging Loans | Ex Pats | Buy to Lets | Foreign Nationals | Conveyancing | Complex Prime | Refer Direct | Equity Release

2010 Awards:



Chairman's Update

The new year arrives with a number of challenges, not least of which is the on-going debate on both MMR and RDR. Both of which will continue to have an impact on the future of the mortgage marketplace.

My concern is that the regulator is trying to influence matters such as, who should borrow, what they should borrow, what product they should have, the term of years and the repayment style. In my humble opinion, this is not their job!

The regulator has a very important function but, surely, it should be more attuned to ensuring a good end result?

Whilst inflation continues to grow there must be a real chance that the cost of borrowing will need to rise and this will stimulate the re-mortgage marketplace as borrowers look to secure long term fixed rate options.

That said, the market for first time borrowers will continue to be difficult and entry conditions punitive. This probably means that the Buy to Let market will flourish as landlords continue to snap up properties at the lower price ranges.

AToM is looking forward to the year ahead with a degree of excitement and we have a number of initiatives which are,

hopefully, going to ensure that we maintain our position towards the forefront of the distribution arena. More on these as they happen.

With best wishes for a happy and profitable 2011. Keep the business coming!



Victor J Jannels
Group Chairman

Sales & Marketing

In addition, an AToM Complex Prime lender has allocated AToM £10m to lend in January. Positive signs that there is an appetite to lend and long may that continue!

We all thought 2010 would be the year of revival, but perhaps it's more likely to be 2011/2012. At the recent Mortgage Event, lending figures were estimated to be in the region of £140bn for 2011, compared to £136bn suggested for 2010. A small increase, but right now, any increase in lending is a welcome positive.

First Time Buyers continue to be the market area most in need of assistance and we all hope that someone will take the plunge and help fill this gap. In the meantime, whilst no obvious solution is imminent, the Buy to Let market will boom as prospective buyers surrender to renting instead.

2011 will be the year of the internet. With Facebook recently hitting 550 million users, and the iPhone, iPad, galaxy tab, etc allowing easy access to the internet world on the move, if you're not on it (or in to it!), you WILL miss out. The children of today eat, sleep and drink computers, social networking and more. Imagine where technology will be in 2,3 or 5 years time!

My wish for 2011 is that the regulators, banks, trade bodies, press and such, work together with the intermediaries (and packagers!) to create a market that will attract back the overseas lenders and funders. There are so many gaps and opportunities in the UK finance arena that need stimulating. But to do this, we all need to be continually positive and to talk up our markets, rather than the negativity that has been the norm of late.

Finally, the team at AToM look forward to working with you in 2011. We have some great lenders on our panel who are eager to assist, including igroup, Bank of China and the AToM Complex Prime panel.

Why not make it your New Year's resolution to give us a try and find out why we're still here after 20 years..? Wishing you a prosperous New Year!



Dale Jannels
Sales & Marketing Director

Happy Birthday AToM! 2011 marks our 20th year in the mortgage market. None quite as challenging as the last 2 years, or maybe the year we face ahead, but nevertheless, we're still here and up for the challenge.

Already, only days in to 2011, we've seen Bank of China reduce their residential life time tracker rate to just 1.80% above base (2.30%).



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Governance...

Whether it has been measles, mumps and rubella or the mortgage market review the initials (MMR) have created controversy and resulted in implanting in the minds of the public confusion, uncertainty and disquiet.

As 2011 unfolds the economic climate looks to remain challenging as the governments austerity measures bite: If this was not enough our ability to take a holistic view of client's circumstances and make valued and reasoned assessments could be hampered and frustrated by the proposed constraints contained within the MMR.

"let's raise the bar"

The postponement of the extension to the approved person's regime surely undermines the public's confidence in the financial services sector as advisers will

still not be accountable across the market. Again this is compounded by, I believe, the continued mis-guided thought that you can have an unadvised sale!

Surely as a competent adviser whether representing a single, panel or whole of market proposition, elements of the sales process and incumbent assessments that must prudently be undertaken, dictate qualified advice in any guise must be given?

So let's stop prevaricating, raise the bar for everyone and restore some semblance of confidence in this much maligned sector of the market!



Tim Henson
Governance & Compliance Director

The AToM Team



Approved Packager for:

MortgageIntelligence
smart thinking

Bluefin Personal Touch Financial Services

BURNS ANDERSON

sesame

TMA MORTGAGE CLUB

The Whitechurch Network LIMITED

LIME

mortgagenext NETWORK

Commercial

AToM Commercial has an experienced team of advisors who have strong links with all the High Street lenders for when a client is looking for either an owner occupied or commercial investment mortgage.



Peter Turner
Commercial Director

We also have access to lenders who offer more specialised products where the clients may have some adverse credit history in the background and Leasehold Purchases where the Enterprise Guarantee Scheme may or may not be able to assist.

We are also packagers for a large number of well established Bridging Loan and Development Finance lenders and can assist with residential and commercial enquiries on either a 1st or 2nd charge basis (or a combination of both).

Hopefully we can help you have a great 2011!

Finance!

20 years young and a solid financial base to build on! A number of fantastic initiatives will launch in early 2011. Everyone at AToM looks forward to working with you!

Happy New Year!



Sheila Jannels
Finance Director

from all the staff at AToM, Happy New Year!

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