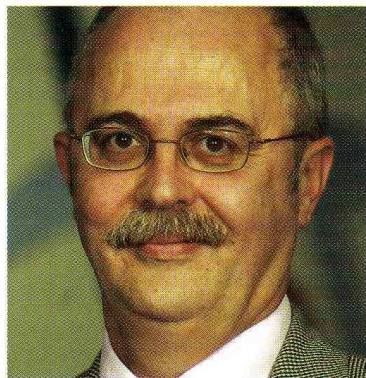


business profile

All Types of Mortgages



Name Tim Henson
Job title Governance director
Company name All Types of Mortgages (AToM)
Address AToM House
 North Street
 Horsham
 West Sussex
 RH12 1RQ
Contact www.atomltd.co.uk

How many registered individuals do you employ? What is the level of their qualifications?

We employ 10 consultants who are qualified up to CeMAP level. Of this figure, four can deal with direct clients.

How many members of back office staff do you employ?

It is quite difficult to give an exact figure as each consultant is backed by their own sales support member of staff.

They in turn share a central administration support team comprising a mix of 34 case managers, products, marketing, completion and finance teams.

How long have you been in business?

The company was set up in 1991 and the directors contribute collectively more than 100 years' mortgage experience.

» Profit information is commercially sensitive so I do not want to reveal this information.

» We are paid by a standard charge of £395, which is only levied on completion of the mortgage. This recognises two facets – payment of our results and every good labourer is worth his hire.

» Essential qualities include an ability to listen and understand client circumstances, an understanding of risk and the ability to identify clients' needs and articulate your recommendation.

» A mortgage adviser should not be afraid to keep learning to ensure they have a sound knowledge of mortgages, not just products, and grasp things such as the whole function of land law and the processes.

“Recommendations are the best form of advertisement... there is nothing better than a personal seal of approval from someone that you know.”

How long do your advisers typically spend with a client? This depends on client circumstances and our joint comprehension of them. There is no hard and fast rule for this one and, in short, the process takes as long as it takes.

What process do you go through with a client? Do you classify your clients? How regularly are you in contact with them? How do you keep in touch?

When we are dealing with a client our advisers identify and clarify what we can possibly deliver. During this time, we are assessing their circumstances using all available means to establish them. While we do not classify our clients, the style of their enquiry merits a degree of filtering and, hence, honesty in telling them whether you can assist them or not. As for keeping in touch, communication is essential and honesty is important when it comes to establishing whether you can find a solution or whether you have to let them down gently. This all has to be done along with maintaining interest in their business and not just brushing them off.

What checks do you make on training and competency? Currently our advisers are established, but this does not negate responsibility for ensuring they attend lender updates, complaints handling and Treating Customers Fairly training at regular intervals, as well as monitoring and auditing their activity.

What ongoing training do you do? There is a continual cycle of training from lender workshops and presentations to telephone training, case studies and reflective practice.

What partnerships have you formed with local businesses/associations? We offer mortgage clinics to local businesses and offer assistance to their employees. When it comes to the intermediary front, we support our introducers.

What is the secret of your success? Utilising our longevity and knowledge of the mortgage market to assist all areas of our activities by providing a solid reliable and friendly service. Recommendations are the best form of advertisement and increase the potential for repeat business as there is nothing better than a personal seal of approval from someone that you know.

BALANCE OF BUSINESS

