Mr Sample
Sample Commercial Estate Agents
Address
Post Code **Commercial Estate Agents**

Date

Dear ,

Re : Self Employed Mortgages Secured On Business Property

Self employed clients who are looking to purchase one of your business properties whether they be a sole trader, in partnership or involved in a limited liability company; can often be treated less than fairly by conventional high street banks for commercial mortgage purposes. For example advice from their accountant or book keeper may be to minimise their income for tax purposes which can severely limit the level of mortgage advance available .

In addition they may have suffered the misfortune of having an impaired credit record such as county court judgements , defaults and mortgage / rent arrears resulting in an instant decline.

I am pleased to say that I am now able to offer your proposed new purchasers a much fairer solution which allows them to extend their borrowing with no need to supply proof of income , business plans , cash flow projections even if they have suffered the misfortune of having an impaired credit record . So instead of using inflexible criteria your purchaser's application is based entirely on self certification - their own assessment of overall income.

3 Easy Steps

Simply refer your client (s) enquiry without giving any advice by telephoning myself where I will record their name (s) and contact details . I will manage the transaction on your behalf by contacting your client(s). Should you wish , I can also keep you informed of any progress to date.

Speed

This treatment of affordability has the added benefits of speeding up the whole commercial mortgage application process as there is no need for an in-depth analysis of any accounts , business plans or cash flow forecasts ensuring that your sale is completed quickly.

I will be contacting you shortly and look forward to discussing this proposal with you.

Yours sincerely

XYZ
XYZ TITLE