



SOPHELLA MORTGAGES

From here on



MORTGAGE ADVISOR
YORKSHIRE

Make **YOUR** dream come true

ABOUT US

Get to know **US**
and **OUR** Philosophy



WE ARE SOPHELLA MORTGAGES A FAMILY RUN BUSINESS THAT LIVE AND BREATHE CUSTOMER SERVICE.

This promises to be a truly tailored service to your wants and needs from our business. We have over 45 years experience in the mortgage broker, housing and customer service industry and have most answers to your questions.

We can show you that if you're looking to buy or remortgage it will be easy with us, for first time buyers it can be such a daunting unknown experience and we are there every step of the way to remove any uncertainties.

The level of service we provide is critical to us and most of our business is from referrals and recommendations - we pride ourselves on that and always will.

**WE WOULD LOVE
TO HELP YOU AND
CAN'T WAIT
TO WORK WITH YOU.**

MEET THE TEAM

T 01924 566 428
E hello@sophellamortgages.co.uk

DANIEL JOHNSON CeMAP



I have worked in the financial sector for over 15 years, gaining experience under various large corporate companies.

As a professionally qualified mortgage and protection broker I personally oversee each application and pride myself on delivering consistently excellent outcomes for our customers.

I balance work and family life, spending time with my two young daughters, and the main boss Carmen, my wife

CARMEN JOHNSON



As your main day to day contact, I want to create a personalised journey for each and every one of our clients. I thrive on delivering customer service that surpasses today's expectations and have a true passion in helping you achieve your dreams and goals. I want to take all the hard work away from you, so you can remain stress free.

I'm an all rounder so if I don't know the answer, I'll make sure to get it for you!

JULIA HAMILL



I love to take you through every step of the process and ensure that both you and your lenders and solicitors are kept up to date along the way.

HERE TO HELP

WHY THE NAME SOPHELLA?

SOPHia
IsabELLA

WE LOVE OUR UNIQUE BUSINESS NAME AND WE OFTEN GET ASKED WHAT'S THE STORY BEHIND IT SO WE THOUGHT WE WOULD SHARE IT...

SOPHELLA MORTGAGES is a family business, and as such had to be named after our family too. Its half of each daughters names - SOPHia and IsabELLA.



We hope you love it
as much as we do!



SERVICES

Tailored to **YOU**
and **YOUR** needs

FIRST TIME BUYER

Buying your first property can be both exciting and daunting and there are important decisions to make and criteria to be considered before you take your first steps onto the property ladder. SOPHELLA MORTGAGE Advisers will assist you throughout the home buying process to ensure you receive the right guidance and advice.

REMORTGAGING

Remortgages can be used for various reasons. However, most people simply switch mortgages for personal reasons. For example, your current interest rate may have finished with your current lender and therefore you could potentially get a new lower rate with another lender. Another example is when you may need to remortgage to consolidate debts.

MOVING HOME

Moving home is known to be one of life's biggest causes of stress, so to relieve some of this stress we can provide a perfect opportunity to look for a better deal whether that be with your current lender or another lender.

BUY TO LET

Becoming a private landlord should not be seen as an easy way of making money. It can be riskier and more complicated. It can also be very time consuming, more than most forms of investment, and there is no guarantee that house prices will rise. That said, having a second property to let to tenants could reap considerable financial rewards over time.

Some forms of Buy to Let mortgages are not regulated by the Financial Conduct Authority

SERVICES

Protecting **YOU**
and **YOUR** loved ones

FOR PEACE OF MIND
FOR YOU AND
YOUR FAMILY

PROTECTION

Life insurance, which can also be known as life cover or life assurance is a type of policy that offers peace of mind to you and your loved ones. It can help minimise the financial impact that your death could have on your family.

Most life insurance policies are designed to pay out a cash sum to your loved ones if you die while covered by the policy. It can help them deal with everyday money worries such as household bills, childcare costs or mortgage payments.

- ✓ **YOU** choose the amount of cover you need and how long you need it for
- ✓ Take out life insurance under **JOINT** or **SINGLE** names
- ✓ Pay your premiums **MONTHLY** or **ANNUALLY**



TESTIMONIALS

BRILLIANT FROM START TO FINISH

”

SAM

November 2022

Amazing experience from these guys, from start to finish they were brilliant. They went above and beyond for us and thankfully we got into our 1st family home with their help. If you need a Mortgage Broker in Yorkshire look no further than these guys. Thanks Carmen, Daniel and Julia.

100% RECOMMEND

”

KIRSTY

October 2022

If your looking for a Mortgage Advisor in Yorkshire I would highly recommend SOPHELLA MORTGAGES, all the team were absolutely amazing, friendly and very helpful and welcoming to myself and my partner and kept in touch with us all the way though the process. Would 100% recommend to everyone.

AMAZING EXPERIENCE

”

FELICITY

August 2022

The team at SOPHELLA MORTGAGES were amazing, nothing was too much for them. They were great for us as first time buyers because they explained everything fully and were always willing to answer our questions (which were numerous). They kept in touch all the way through the process and helped with everything.

TESTIMONIALS

FUN AND EASY EXPERIENCE

”

EMMA

January 2023

I absolutely dreaded the thought of buying my first house it was just 'too complicated' for me! These guys not only made it so easy for me, they actually made it fun! So helpful, friendly and always there to answer questions (and I asked a lot)! I can't rate them highly enough! Without doubt recommend!

QUICK TO RESPOND

”

MEGAN

January 2023

Having previously purchased my first home without the guidance of a mortgage advisor I can say first hand that the work Daniel, Julia and Carmen carry out on behalf of their customers significantly reduces the stress associated with buying a property. No question was too big or too small and they were always quick to respond.

GAVE GREAT ADVICE

”

ASHLEY

August 2022

We have been in our 1st home for nearly 2 months now. To say our case was complicated is an understatement but the team couldn't have reassured, chased or checked in any more than they did. They were swift with replies and gave great advice the whole way through the process. We can't recommend them enough!

ACCREDITATIONS

WE ARE QUALIFIED AND TRUSTED TO PROVIDE A FULLY TAILORED MORTGAGE SERVICE.



CEMAP® QUALIFIED

Daniel holds a Certificate in Mortgage Advice & Practice.



THE RIGHT MORTGAGE

SOPHELLA MORTGAGES Ltd is an Appointed Representative of The Right Mortgage Ltd.



FCA REGULATED

Authorised and regulated by the Financial Conduct Authority.

CONTACT US

OUR
LOCATION

SOPHELLA MORTGAGES LTD
6 Smithfield Avenue
Hipperholme
HX3 8HZ

OFFICE
01924 566 428

DANIEL
07539 225 956

CARMEN
07538 062 279

EMAIL
hello@sophellamortgages.co.uk



Visits by appointment only

CONNECT WITH US

LIKE AND FOLLOW US





SOPHELLA MORTGAGES

From here on

Your Home (or property) may be repossessed if you do not keep up repayments on your mortgage or any other debts secured on it.

The information contained in this brochure is subject to UK regulatory regime and is therefore intended for consumers based in the UK

A fee may be charged for mortgage advice. The exact amount will depend on your circumstances.

SOPHELLA MORTGAGES LTD is an Appointed Representative of The Right Mortgage Ltd, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales no. 10722682.

Registered Address : 6 Smithfield Avenue, Hipperholme, HX3 8HZ.

© SOPHELLA MORTGAGES.