



At first glance, Welsh Mortgage Solutions Ltd looks like any other mortgage brokerage. Two professional Advisers form the core of the business, with over 25 years' experience between them. They offer mortgages from all the top lenders, offer protection advice and a range of additional services including secured loans and commercial loans.

But that's where any similarity ends. On first meeting Welsh Mortgage Solutions' founder Mark Vella, you realise that this is no ordinary business. Far from seeing the mortgage process as paper exercise, it is clear from the care that Mark gives to his clients that he's acutely aware of the responsibility he holds in providing the right advice and assistance to them. With a background of experience in all types of borrowing Mark has helped improve the financial standards for any number of families, and helped secure their financial futures.

When asked about the mortgage market, Mark is keen to emphasise the importance of obtaining the right advice and holds a strong belief in doing the right thing by the people who seek his help. He says 'arranging borrowing is easy, but arranging the right type of borrowing for the benefit of the client is the real challenge. Many brokers out there see clients with financial difficulties as a target for high fees, and an opportunity to drive up borrowings, exploiting what is often a vulnerable sector of the community. People with financial issues need help to understand their situation, and charging extortionate broker fees only serves to worsen their situation, resulting in spiralling debt, which then leads to more borrowing and more high fees. The only person benefiting in this scenario is the broker'.

Mark puts his money where his mouth is – in spite of the fact that specialist mortgages and non-standard borrowing require far greater input of time, none of the Advisers at Welsh Mortgage Solutions charge a broker fee, no matter how much effort it's taken to find a suitable lender.

Having set the business up early in 2006 after becoming disillusioned with the limitations of working for large financial institutions, Mark's success has been reflected in the significant growth of the businesses. This year Gareth Williams has joined the business, Gareth shares Mark's enthusiasm for the mortgage market, and more importantly perhaps, his belief in putting the client first. Gareth's appointment has meant that the Company has moved to another level, and now offers clients access to their services 24 hours a day, 7 days a week.

In addition to their mortgage services, Welsh Mortgage Solutions also offers advice on income protection, mortgage related life cover, family life insurances, accident sickness and redundancy covers, as well as comprehensive buildings and contents solutions. Their offering covers some of the top providers and prospective clients can make enquiries without obligation.

For more information on Welsh Mortgage Solution please visit the website at www.welshmortgagesolutions.co.uk

Mark is available on - 02920 383 630 and 07778 165 188

Gareth is available on - 08454 761 565 and 07815 118 123