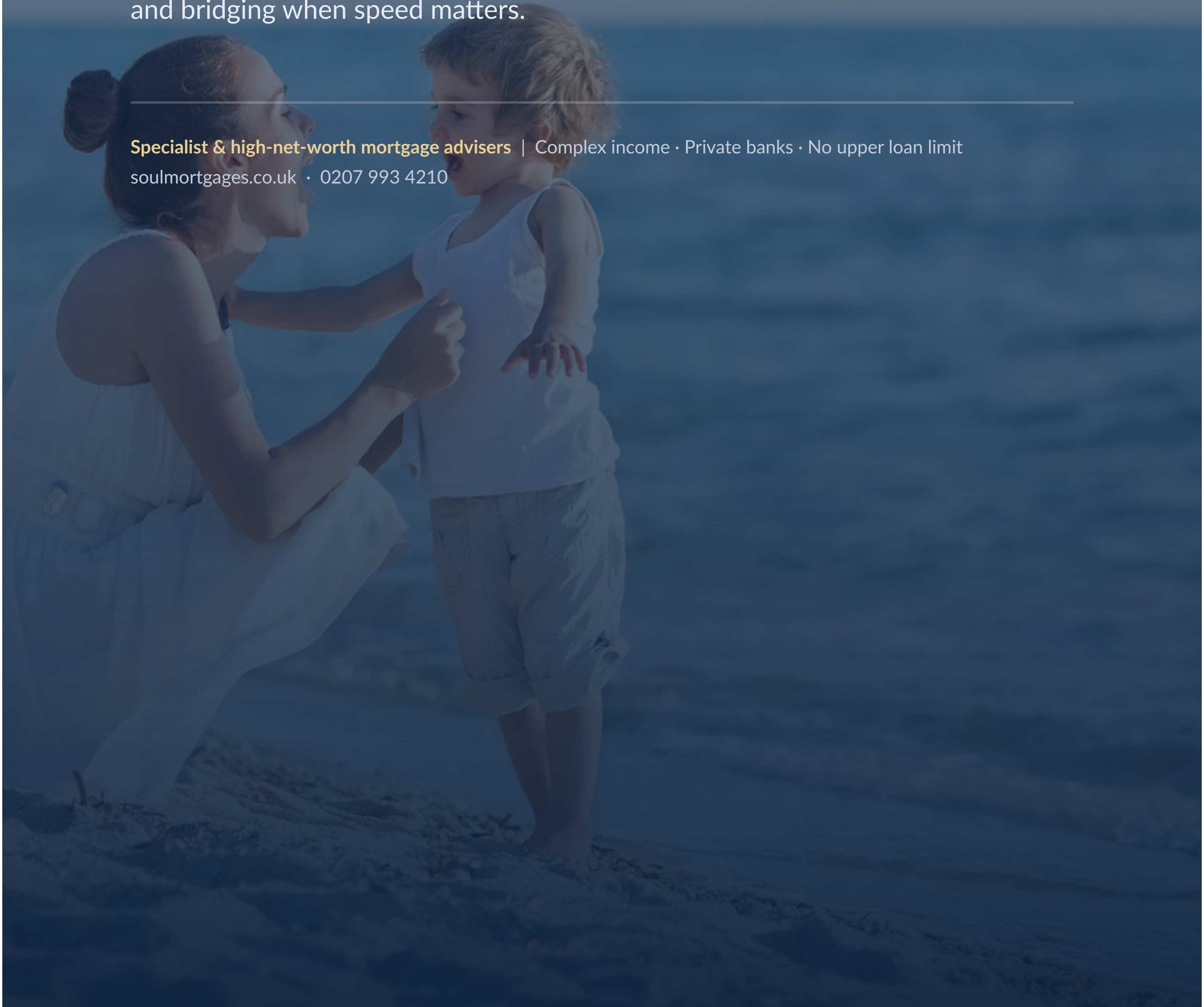
PRIVATE CLIENT GUIDE

International Mortgages

UK mortgages for expats and foreign nationals, property abroad, and bridging when speed matters.



Specialist & high-net-worth mortgage advisers | Complex income · Private banks · No upper loan limit
soulmortgages.co.uk · 0207 993 4210

WHO THIS IS FOR

Finance for a cross-border life

Whether you live overseas, hold a non-UK passport, or are buying a home abroad, we arrange finance that fits an international life, and we work with lenders and partners who do this every day.

9 countries	GBP-EUR-USD	AML-screened
COVERED BY PARTNERS	AED AND AUD	SPECIALIST PARTNERS

UK mortgages for international clients

We work with lenders comfortable with expatriates, foreign nationals and non-UK residents, including overseas income, foreign-currency earnings and international credit histories. We assess each case on its merits and do not act where a jurisdiction is high-risk or sanctioned.

From London pied-a-terres to family homes and buy-to-let, we place international cases with the right lender.

Buying a property abroad

For overseas purchases we help passport your financial profile to trusted specialist partners in Spain, Portugal, Italy, France, Greece, the United States, the United Arab Emirates and Australia. Soul Mortgages acts as an introducer for overseas mortgages, connecting you to lenders who understand cross-border buyers.

> Your UK financial story can travel with you. We help you passport it to the right lender abroad.

Bridging when speed matters

When timing is critical, bridging finance supports auction purchases, chain breaks and raising capital, including cases where income sits overseas or across several currencies, always planned around a clear exit.

What you will typically need

- Proof of identity and current address.
- Proof of income, whether employed or self-employed.
- Recent bank statements.
- Details of the property and the source of your deposit.

Case studies

Anonymised examples of international cases we have arranged.

UK EXPAT IN THE UAE

Buy-to-let from abroad

A British expat based in Dubai wanted to add a UK buy-to-let while living overseas. Most high-street lenders declined on residency grounds. We placed the case with an expat specialist that accepts UAE-based applicants.

Outcome: Buy-to-let mortgage agreed with income and rent assessed on an expat basis.

FOREIGN NATIONAL IN LONDON

A prime London home

A foreign national relocating to London held limited UK credit history. We evidenced overseas income and assets and matched the case to a lender experienced with foreign nationals.

Outcome: Residential mortgage secured for the family's new London home.

BUYING IN SOUTHERN EUROPE

Passporting the profile abroad

A UK client buying a second home in Portugal needed both an overseas mortgage and speed on the UK side to fund the deposit. We introduced a specialist partner abroad and arranged a UK bridge.

Outcome: Overseas purchase progressed with the deposit released quickly against UK property.

About your adviser

Ritesh Sood, CEO and founder of Soul Mortgages, has 19 years' experience in specialist mortgage advice. From a family of property financiers, he arranges UHNW and HNW mortgages through private and investment banks. He specialises in complex cases and structured property finance across both residential and commercial assets, including large-scale and non-standard borrowing that mainstream systems often cannot place. He also advises on mainstream mortgages, so even simpler cases carry the reassurance of specialist expertise, and he holds the Certificate in Financing Greener Homes, advising on green mortgages for energy-efficient homes.

Regards,

Ritesh Sood B.A CeMAP® Diploma R05

CEO & Founder

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SPEAK TO SOUL MORTGAGES

Let's talk through your options

Every case is different, and the best next step is a short, confidential conversation. Book a call with our team and we will map out a route that fits your circumstances.

Book a Call

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