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Lending Excellence since 2004

# Mortgage & Market Overview

## First Quarter Results 2019

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# Introduction

Thank you for taking  
the time to read the results of  
our first Mortgage & Market Overview.

We are a Manchester-based lender specialising  
in short-term financial solutions. By surveying a diverse list  
of professionals across the property finance industry,  
we have developed datasets that can be used across  
the sector to gain a greater insight into the market.

The results we have received are interesting, especially the  
feedback from London-based professionals and I look  
forward to seeing how opinion sways in future editions  
of the Mortgage & Market Overview.



Eugene Esterkin - Managing Director



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## The Big Picture

Over  
80%

of respondents believe property prices both regionally and nationally will see anywhere between a 5% decrease and a 5% increase

Stability  
Ahead?

40% of  
Property Developers  
predict no change  
nationally

40% of  
Intermediaries  
predicted a 5%  
increase nationally

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The  
North  
South  
Divide

Volatility  
in the  
South?

London appears  
to be the most  
uncertain with results  
varying between  
-20% and +15%  
change in regional prices  
this year.

70%  
of respondents in the  
North West believe there  
will be a 5% increase in  
regional property  
prices this year.

Property Sales

14 Weeks

is the average time  
respondents believe a  
residential property sale  
takes to complete.

73%

of respondents expect this  
to stay the same over the  
next 12 months.

Mortgage  
Completions

4 Weeks

is the average time  
respondents believe a  
residential mortgage  
takes to complete.

75%

of respondents expect this  
to stay the same over the  
next 12 months.

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