

MARK DAVIS

Background report to support
inclusion in the **2020 Guide To The
UK's Top Rated Financial Advisers**



Mark Davis

XL Financial Services Limited

 **Top Rated 2020**

4.9 / 5  **63 reviews**

VouchedFor checks:

 FCA Regulated

 Recent Client Reviews

 Whole of Market Mortgage Adviser

 Qualifications Uploaded

 Transparent Fees

 Positive First Impressions

Services offered

-  Mortgages
-  Equity Release
-  Insurance & Protection

Qualifications listed

Standard Qualifications: 3 Qualifications

IFS - Certificate in Regulated Equity Release

IFS - Certificate in Mortgage Advice and Practice (CeMAP)

IFS - Certificate for Financial Advisers

[view more at the profile link below](#)

Client Reviews

Mark Davis

XL Financial Services Limited



4.9 out of 5

Review from Verified Client

Devon | December 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

For various reasons at present we are not eligible for straightforward mortgages obtained through the usual Banks/Building Societies and therefore the assistance of a Financial Advisor is necessary.

How did Mark help you?

Mark helped by finding mortgage lender and arranging life insurance cover

Have you seen the outcome you were hoping for?

Yes. Both Mortgage and Life Cover in place. Also when there were delays in getting to completion of our purchase, Mark stepped in and did necessary to expedite completion.

What could they have done better?

Nothing further could have been done.

Review from Verified Client

Staffordshire | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Buying a home

How did Mark help you?

Acted as a mortgage broker

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Somerset | November 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Looking at btl mortgage options.

How did Mark help you?

Demonstrated great knowledge of the market and the options available. Made the processes easy and straightforward, Mark and his case manager Salli kept on top of the lender and solicitors to make sure the deal went through without a hitch and kept me up to date all the way.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Sussex | August 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

House purchase

How did Mark help you?

Advised regarding the most appropriate mortgage for us, and explained to us the options. He also helped us to set up a life and health insurance policy.

Have you seen the outcome you were hoping for?

Yes - very pleased.

What could they have done better?

Nothing - he was prompt and helpful at all times.

Review from Verified Client

London | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Dealing with an ongoing development project and required bridging finance to cover a finance gap until the works are complete

How did Mark help you?

Managed to put in place the required bridging finance at short notice and on reasonable terms.

Have you seen the outcome you were hoping for?

Yes, as we received the funds on time for the next payments due, as a result of Salli who was assisting Mark, chasing the lender and the solicitor on a daily basis to keep the pressure on until we had the deal through, which was much appreciated.

What could they have done better?

Not much more you could have done, as without you, I would not know have the required funds.

Review from Verified Client

Hampshire | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

We made some initial enquiries with lenders but found that it was difficult to navigate the

options and get a mortgage in principle that offered a fair and realistic amount.

How did Mark help you?

We contacted Mark at XL Financial after finding his reviews online, we weren't disappointed, Mark was exceptionally helpful at every step.

Have you seen the outcome you were hoping for?

Yes, we completed today and are extremely happy.

What could they have done better?

Honestly, nothing.

Review from Verified Client

East Sussex | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Looking for the right mortgage.

How did Mark help you?

Mark has been responsible for our mortgages for several years, both for new mortgages and remortgages. He's very accessible, fast and efficient and has a brilliant way of explaining even the smallest details.

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

There's nothing Mark could have done better for us. We've recommended him to several people.

Review from Verified Client

Somerset | March 2019

★★★★★ 5 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

My partner and I were buying our first house. Mark was recommended to us by a family member.

How did Mark help you?

Mark helped us broker a superior mortgage deal than we had previously been offered on the high street. He also helped us land on a suitable protection and insurance plan for when we bought the house. Throughout the process he provided clear direction and focus which meant time and effort was saved trying to figure out the next steps. He was very accommodating with time and would work around our needs given that my partner and I were working in different parts of the country during the week.

Have you seen the outcome you were hoping for?

Yes. It all went very well.

What could they have done better?

Absolutely nothing. We were delighted with the service provided.

Review from Verified Client

Leicestershire | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Re-mortgage

How did Mark help you?

Finding the best deal for a re-mortgage

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing

Review from Verified Client

Dorset | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

I have dealt with Mark for many years. Despite some difficult changes in my life circumstances which meant many organisations would not even start to look for a mortgage for me, Mark accepted my request and worked incredibly hard to find me a mortgage that was competitive and met my specific requests.

How did Mark help you?

He listens, will always respond to emails or voicemails quickly and explains what I find to be a complex dark art in simple terms that allowed me to understand what I was being drawn into. When circumstances changed or the house sale changed, Mark adapted without any complaint.

Have you seen the outcome you were hoping for?

absolutely

What could they have done better?

Short of bringing cups of tea to my desk (which is unreasonable given we live in different counties) I do not think Mark could do any more. Great service, will always use his services and always recommend to friends.

Review from Verified Client

Durham | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Required a re-mortgage of a buy to let property

How did Mark help you?

Mark suggested different options for me to chose from with regards to my re-mortgage and my current preferences and position. Once I chose the option most suitable for me he then arranged for the re-mortgage to go through with the lending company

Have you seen the outcome you were hoping for?

Yes - the re-mortgage has gone through very smoothly, on time and without any hassle

What could they have done better?

Nothing

Review from Verified Client

Kent | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Needed sound advice for a re mortgage

How did Mark help you?

Helped separate our property into two and then got really good buy to let deals on both

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nil

Review from Verified Client

Somerset | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

First time buyer looking for a mortgage.

How did Mark help you?

Mark organised everything from start to finish with regard to my mortgage and also provided advice on life insurance policies for my partner and I.

What is your current situation? Have you seen the outcome you were hoping for?

Absolutely. I would highly recommend Mark's services. Throughout the process I was always

kept up to date with what was happening and felt that the for a first time buyer, he made my experience as stress free as possible. Nothing ever seemed too much of a problem for Mark either. Even managing to accommodate appointments late on a Friday due to my partner's limited availability in the week.

What could they have done better?

I cannot think of anything.

Review from Verified Client

Surrey | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Long term Property investment and retirement planning.

How did Mark help you?

Advise, support and all round common sense from his own wealth of experience.

What is your current situation? Have you seen the outcome you were hoping for?

Definitely.

What could they have done better?

Nothing. He was always there when I needed him.

Review from Verified Client

Somerset | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

First time buyer.

How did Mark help you?

I felt Mark worked with us both in helping us to know all our options when you are a first time buyer it can be rather confusing and also stressful Mark took a lot of this away and guided us

through the steps before we completed I would highly recommend.

What is your current situation? Have you seen the outcome you were hoping for?

We are now in our home and that is thanks to Mark for helping us get there.

Review from Verified Client

Bristol | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Mortgage was coming to the end of fixed rate period on a letting property, and wanted to review repayment options.

How did Mark help you?

Mark listened to my situation and answered all the questions I had and then found a great new Mortgage deal which has just completed.

What is your current situation? Have you seen the outcome you were hoping for?

Yes 100% satisfied.

What could they have done better?

Mark was brilliant, even travelling so paperwork could be done face to face. Only occasionally did I have to chase on progress of application

Review from Verified Client

Bristol | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

We were wanting to buy a house.

How did Mark help you?

Mark helped us secure an excellent mortgage. From the first contact, Mark was absolutely incredible and helped us navigate each and every step of what what needed to buy our

home. He listened really well as to what was important to us and matched us up with the right mortgage. Mark was always available to talk things through and was efficient, excellent value and incredibly knowledgeable and professional. Mark made buying a house easy and we knew we could trust him and that he cared for us as his client.

What is your current situation? Have you seen the outcome you were hoping for?

Absolutely and more.

What could they have done better?

The only thing would have been to recommend a solicitor who was local to us which would have been more helpful and we would probably have received better service.

Review from Verified Client

Lancashire | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Our mortgage was up for renewal and we needed help to look at whether we were with the right lender on the right rate. We also asked for help to see if our life insurance policies were suitable.

How did Mark help you?

Mark looked at our current circumstances in great depth. He explained everything clearly and provided lots of different arrangements, detailing what the possible outcomes could be.

What is your current situation? Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

I can't think of anything! Just to continue with his personal, yet professional approach.

Review from Verified Client

East Sussex | May 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Assistance with mortgage planning - buy to let mortgage.

How did Mark help you?

He was extremely easy to understand and responded to our requests for extra advice as soon as possible. Very professional and personable - always a pleasure to have dealings with Mark.

What is your current situation? Have you seen the outcome you were hoping for?

Yes everything taken care of in a highly professional manner.

Review from Verified Client

Staffordshire | April 2018

★★★★★ 5 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

My partner and I were struggling to get a mortgage from a high street bank ourselves.

How did Mark help you?

He arranged a mortgage for us with Metro Bank at a good rate. He handled all of the details and advised us on what our best options were without any hassle.

What is your current situation? Have you seen the outcome you were hoping for?

Yes definitely, we are now in our new home in time for our baby to arrive!.

Review from Verified Client

Somerset | March 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Mortgage requirements not straightforward so needed help finding right package.

How did Mark help you?

Was able to locate mortgage deal which suited our requirements at affordable price and also

find life cover. Time was taken to go through all options available so that we understood implications of each option.

What is your current situation? Have you seen the outcome you were hoping for?

Yes. Suitable mortgage and insurance cover found and all now in place.

What could they have done better?

Was completely happy with advice given

Review from Verified Client

Northamptonshire | February 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Mortgage advice.

How did Mark help you?

In re-mortgaging.

What is your current situation? Have you seen the outcome you were hoping for?

Yes and really pleased.

What could they have done better?

Nothing really. I have known Mark and used his services for over 12 years now and his advice and service has been first class, from general financial advice through to arranging a re-mortgage.

Review from Verified Client

South Yorkshire | February 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

What were the circumstances that caused you to look for a Financial adviser?

Being a first time buyer, I am sure one can imagine the complexity associated with the process of buying the house. Managing this complexity alongside my day job and doctoral

studies was challenging.

How did Mark help you?

Mark has been fantastic in holding hands from day one. He has been very thorough in understanding my needs and offering clear advice considering my circumstances. His knowledge and expertise helped me secure a mortgage that suited my affordability and financial circumstances. He also explained me the products/services that are useful to me than just selling any random products. He also took lead in discussing and acting in my interest with lenders and service providers.

What is your current situation? Have you seen the outcome you were hoping for?

Absolutely.

What could they have done better?

NA

Review from Verified Client Advice: ★★★★★
Somerset | January 2018 Service: ★★★★★
★★★★★ 5 out of 5 Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Buying a new house.

How did Mark help you?

Mark was incredible. His customer service is excellent. He has such a friendly and helpful manner and he really goes the extra mile to find the best product. We found him by a Google search for local financial advisors, and we really hit the jackpot. I cant recommend him highly enough, he even handled things for us when he was on leave. My sister is now using his services too. Mark is a lovely guy and is so good at his job, he really knows his stuff. Thank you Mark, well be using your knowhow in the future, no doubt about it!

What is your current situation? Have you seen the outcome you were hoping for?

Absolutely, better than we could have hoped.

What could they have done better?

Nothing - his service is top notch!

Review from Verified Client

Somerset | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

We were looking for a remortgage to release funds.

How did Mark help you?

He was brilliant, explained the whole process carefully and advised us on the best product for our circumstances.

What is your current situation? Have you seen the outcome you were hoping for?

Yes, it was a swift process and Mark was very helpful throughout.

What could they have done better?

I dont think he could have done anything better

Review from Verified Client

Kent | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Second mortgage.

How did Mark help you?

Mark got us the mortgage. He made the whole process as easy and stress free as possible. Mark explained every step to us, and continued to help us with other aspects after.

What is your current situation? Have you seen the outcome you were hoping for?

Yes we have the house we wanted, we are delighted.

What could they have done better?

Nothing he was very helpful, responded quickly to ever email we sent.

Review from Verified Client

Blaenau Gwent | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

To re-mortgage one of our buy to let properties.

How did Mark help you?

Successfully found a suitable mortgage at a much better interest rate.

What is your current situation? Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing. Mark is always eager to help and goes out of his way to provide the most suitable service

Review from Verified Client

Bristol | July 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

First time buyers and we had a tricky issue with self employment. Mark was able to help us with no problem.

How did Mark help you?

Found the best mortgage for us and took into what we needed and could afford and has supported us through the whole process.

What is your current situation? Have you seen the outcome you were hoping for?

Yes we have been so happy with the results and he has excelled in working hard towards this process. He has been a great communicator and nothing has been ever too much trouble for him. He's answered all our silly questions!.

What could they have done better?

Don't think there is anything

Review from Verified Client

London | April 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

The purchase of a new flat 5 years ago and then the re-mortgage for the same property last month.

How did Mark help you?

Mark is the consummate professional providing sound advice every step of the way. He explains all the details thoroughly and is happy to go through anything that of concern. He is extremely efficient, honest, and trustworthy, and keeps his word for any online or telephone meetings that have been arranged. Both my mortgage applications have gone through without any issues as Mark ensures that all requirements have been clearly communicated prior to submission.

What is your current situation? Have you seen the outcome you were hoping for?

Mark made all the recommendations clear to me. Ultimately, he left it to me make the final decision but covered all options throughout the process. The result was a product that meets my needs particularly in times of financial uncertainty.

What could they have done better?

nothing.

Review from Verified Client

Cumbria | April 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Mortgage and remortgage of a biy to let.

How did Mark help you?

Mark found the most appropriate mortgage for our circumstances.

What is your current situation? Have you seen the outcome you were hoping for?

Yes both mortgage and remortgage were problem free from our perspective we sent a bit of paperwork off and mark dealt with the rest. At the time we needed a remortgage mark had kept the paperwork and 2 years later sent us a couple of emails reminding us we were coming off our rate. This in my view is excellent service as being busy means i wouldn't have got round to it without these prompts so thank you for a fab service all our paperwork was kept on file and it was just a case of giving our approval for the chosen remortgage.

What could they have done better?

Nothing everything was kept simple for the end user

Review from Verified Client

| September 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

First time Buyer Mortgage.

How did Mark help you?

Help Find the best option for our circumstances, mixture of salaried and Self Employed employment.

What is your current situation? Have you seen the outcome you were hoping for?

Yes,.

Review from Verified Client

Avon | August 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Buying our first home.

How did Mark help you?

Mark did everything for us from initial meetings and pointing us in the right direction to pushing through exchange deadlines and chasing any matters that we needed sorted. Absolutely spot on.

What is your current situation? Have you seen the outcome you were hoping for?

Yes. Marks service is second to none, a nice genuine guy who has your best interests at heart. Works in a professional manor and is always available to help if needed.

What could they have done better?

Nothing couldn't fault marks services.

Review from Verified Client

Cardiff | August 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

We have been using Mark since we bought our first house around 7 years ago. We were not sure how to find the best mortgage for us and needed some advice. We have recently remortgaged with Mark as we were looking for a cheaper rate and to combine our two mortgages.

How did Mark help you?

Mark is excellent at explaining everything in a way that we can understand. He has made the initial purchase of the house and the remortgage much easier as he keeps in contact with everyone involved and pushes things on. This takes a lot of the pressure off and makes the process run much more smoothly. Mark was able to make us feel confident in the process. He asks questions and provides clarity so that we are able to make the right financial decisions. He communicates clearly over the phone and via email and is very prompt.

What is your current situation? Have you seen the outcome you were hoping for?

Mark has been able to do a number of things for us. He has got us a much cheaper mortgage on the terms that we are comfortable with. Over the years he has provided us with advice and guidance on issues that we had not thought of which has put us in a much better

position. Everything that Mark has recommended for us has been well suited to our needs.

What could they have done better?

Nothing - he really has been fantastic.

Review from Verified Client

Hampshire | May 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

I was struggling to find a lender who would lend me the amount required to secure the property I was looking for.

How did Mark help you?

Mark was able to identify the most appropriate lender to meet my needs and spent a considerable amount of time negotiating the inclusion of overtime to secure the amount I needed. He made me feel at ease throughout the whole process, explaining everything simply and in great detail. Mark always calls with updates and if you call or e-mail with any questions or concerns he gets straight back to you. I also had issues with the estate agents who were dealing with the purchase of my property. Mark was able to help resolve these issues and was so proactive, regularly calling the estate agents and putting pressure on them to resolve the issues I had to get me into my property. I have to say his knowledge, experience and help was invaluable and I genuinely do not think I would have got there without him. I would greatly recommend Mark to anyone who is looking for any financial advice, he did a great job for me and offers excellent value for money.

What is your current situation? Have you seen the outcome you were hoping for?

Yes I am now in my property and am very happy in my new home. I will now only use Mark for any financial advice in the future. Thanks again Mark for all your help!.

What could they have done better?

I can honestly say there was nothing that he could have done better.

Review from Verified Client

Shropshire | April 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Buying a btl property and remortgaging.

How did Mark help you?

The BTL property was not straightforward due to the type of property we were looking to buy. Mark has specialist knowledge in terms of placing all kinds of mortgages and we received excellent advice and service throughout. We have also used Mark to remortgage and will be using him again in the next year.

What is your current situation? Have you seen the outcome you were hoping for?

I work within financial services so know a number of mortgage advisers and highly rate Mark and the service he offered to us.

What could they have done better?

Absolutely nothing could have been done any better by Mark - I can't say the same about the lenders or estate agents!

Review from Verified Client

Avon | March 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

It was time to review my protection policies which I had not reviewed for over 10 years.

How did Mark help you?

Mark reacted quickly by using comparison tools to find both myself and my wife, new protection insurance, that was both more relevant to our needs, and in fact would cost us less per month.

What is your current situation? Have you seen the outcome you were hoping for?

Yes, we now (as above) have more relevant and suitable Life Cover and Critical Illness cover, and have saved money at the same time.

What could they have done better?

Nothing in this case. We were kept fully informed throughout the process, Mark explained how and why he was recommending our new protection insurance and revealed to us the fee who would get for doing so. All this was explained in a professional but clear and easy to understand manner, in the comfort of our own home.

Review from Verified Client

Hampshire | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

We were purchasing our first home and needed advice on Mortgages.

How did Mark help you?

Mark guided us through the whole process and was always available whenever we needed his advice. Mark was also great at chasing up the mortgage lender, conveyancer and estate agent to find out information for us.

What is your current situation? Have you seen the outcome you were hoping for?

We were successful with our Mortgage application and our purchase went through smoothly.

Review from Verified Client

Somerset | February 2016

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Re-mortgage.

How did Mark help you?

We have used Mark for the past 8-10 years for financial advise, mainly mortgage and a re-mortgages but also insurance and pension advice.. His service is always excellent, appointments times and communications very flexible.

What is your current situation? Have you seen the outcome you were hoping for?

Yes our re-mortgage has just gone through, smoothly as always.

Review from Verified Client

London | September 2015

★★★★★ 5 out of 5

Value: ★★★★★

Advice: ★★★★★

Service: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Seeking a mortgage.

How did Mark help you?

Mark worked really hard to get us a mortgage offer in a very short period of time, after we were let down by our original provider and were up against a really tight deadline to exchange. Mark gave excellent, clear advice, listened carefully to what we needed and knew exactly which provider to go to meet those needs. He made the process of applying for the mortgage really painless - always making it clear what paperwork would be needed. He was also excellent at predicting the information the lender would want from us. What this meant was that when Mark put our application in it went through really smoothly. Mark also helped deal with the vendor's estate agents, who was getting jumpy that our mortgage was taking longer than expected, and liaised with our solicitor.

What is your current situation? Have you seen the outcome you were hoping for?

We recently completed on our purchase, thanks to Mark sorting out our mortgage so quickly.

What could they have done better?

I can't think of anything Mark could have done better! We couldn't be more satisfied and I'd happily and wholeheartedly recommend him to anyone looking for a mortgage.

Review from Verified Client

Berkshire | September 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Having been introduced to Mark in 2007 he has been my go-to person for financial advice ever since. Over the years he has provided invaluable advice and has always been professional and friendly.

How did Mark help you?

Mark has a solid understanding of my personal circumstances and takes time to explain things thoroughly enabling me to make the right choices. Most recently he arranged the mortgage on our dream home this summer and during what proved to be a stressful time he was always at the end of the phone when I needed him and he continuously followed up with solicitors and estate agents.

What is your current situation? Have you seen the outcome you were hoping for?

As a result our purchase was successful. Ive already recommended Mark to colleagues and friends, one of which is a first time buyer so is particularly grateful for Marks extensive knowledge and guidance. I have complete confidence in continuing to recommend Mark he is a true professional and really knows his stuff!.

What could they have done better?

I honestly can't think of anything to say

Review from Verified Client

Somerset | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

re-mortgage to enable buy to lets.

How did Mark help you?

at the beginning came to our home and talked about what we wanted to achieve. then came back to us with various options of how to move forward with our aims.

What is your current situation? Have you seen the outcome you were hoping for?

we now have 2 buy to let purchases heading towards exchange. this is what we were aiming for, far sooner than we thought would be possible.

What could they have done better?

Cannot fault Marks service in any way. Talks in plain English, acts very fast when decisions

are made (we had 1 mortgage offer back within 24 hrs.) Does all the chasing up work with lenders, estate agents, solicitors etc. Checks over all the paper work we have filled in, regular email updates letting us know what was happening with our purchases. All in all a very professional service from a very approachable professional guy.

Review from Verified Client

London | August 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

We were remortgaging the house we live in and had found it was a lot of work and very time consuming, so when it was time to remortgage a rental property AND look into getting a mortgage for a house in France at the same time, we wanted help to save ourselves time.

How did Mark help you?

Mark is extremely organised and makes the filling in of the huge rambling mortgage application forms as painless as it can be, even sending separately the pages which needed signing to save printing and posting so much paper. Very good at chasing solicitors and very helpful moving the whole process on smoothly from beginning to end, including arranging for a lease to be extended.

What is your current situation? Have you seen the outcome you were hoping for?

Remortgaged our rental property successfully and completed yesterday. Mark did put us in touch with another agent who specialises in mortgages in France. They turned out to be less than helpful - so I'm not sure he'll be using them again. We got our French mortgage by dealing directly with a French bank ourselves in the end.

What could they have done better?

No complaints or suggestions. Very impressive service.

Review from Verified Client

Somerset | June 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

I was purchasing a property for the first time and had no knowledge of property purchasing.

How did Mark help you?

Mark was extremely helpful in all aspects of purchasing. He was able to explain all processes involved and set up all the necessary steps to allow me to purchase my property. I felt confident in purchasing my first property with Mark advising me and no question was too small or silly to ask. His organization of my purchase was very professional. He was also able to get me a very competitive mortgage arrangement.

What is your current situation? Have you seen the outcome you were hoping for?

I have now completed the purchase of my first property.

What could they have done better?

As far as I am concerned Mark did an excellent job of the whole financial process.

Review from Verified Client

Neath Port Talbot | June 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Excellent service, would not hesitate to use this company again

What could they have done better?

Maybe give me more to respond to emails

Review from Verified Client

Somerset | April 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

From outset Mark has been friendly, helpful and active in helping us with our re-mortgage. He has provided continued professional support and advice throughout the process and I would have no hesitation in recommending him to anybody.

What could they have done better?

Nothing - Mark has exceeded expectations.

Review from Verified Client

Somerset | November 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

I can't recommend Mark highly enough, he was incredibly helpful and supportive through every stage of our application and took so much of the stress of getting a mortgage and buying our house away.

Review from Verified Client

London | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Marks advice on my property portfolio for over a decade has been invaluable and he has obtained financing which I could not otherwise have obtained on the high street. He always returns my phone calls promptly, is friendly, clear and concise, and offers a range of different options, with no obligation. As a property solicitor in central London, I am often asked by friends and colleagues for recommendations, which I would not give unless I had complete faith in a service. I have recommended Mark on several occasions and he has never let me down.

What could they have done better?

I can't think of any areas where Mark could improve; he has advised me on a whole range of financial issues and I've always been very satisfied with the outcome.

Review from Verified Client

Durham | September 2014

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

Mark carried out a thorough review of my current situation with regards to Buy to Let mortgages and produced a thought provoking summary on an email which made me investigate further. I had previously had a review from another mortgage broker who did a basic review and recommended no action. In writing and on the phone he has a very unhurried approach with excellent skills in explaining financial matters. Although there was a fee for updating my mortgages my overall financial status is much better than if I'd stuck with the previous no fee advice from a different broker which recommended I stayed as was.

What could they have done better?

At the moment no issues

Review from Verified Client

London | February 2015

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark went above and beyond through 2 fallen transactions through to completion 10 months later! Mark was helpful, expected the unexpected and got us a mortgage we simply wouldn't have gotten without him. Have recommended him twice since my transaction completed. Mark was also crucial in negotiating a 10% reduction in the purchase priced when the survey came back low.

Review from Verified Client

Oxfordshire | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark advised us all through our first house purchase and subsequent re-mortgage. He was very patient and clear with us, explored our situation, explained all the options and has

always been proactive and timely in following up on progress. He was referred to us by a friend, who in turn had been referred to him. We have referred him on to friends.

Recommended.

What could they have done better?

I can't think of anything - we're first timers, so we don't have much experience, but we have been, and continue to be, very happy.

Review from Verified Client

Hampshire | September 2014

★★★★☆ 4.3 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark was very helpful with explaining the process from start to finish. I am a first time buyer and his advice was invaluable. He ensured the whole cycle ran smoothly and kept in touch at every step.

Review from Verified Client

East Sussex | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark Davis provides an excellent, professional, efficient service that is second to none. His up to date knowledge of the market of mortgage providers is excellent and he is particularly brilliant with investors in the buy to let market. In addition to all this, he is a very polite pleasant and patient person to deal with. He says what he's going to do and does it, which is a rare quality these days!

What could they have done better?

There is nothing that Mark could do any better.

Review from Verified Client

West Sussex | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark has been very knowledgeable and excellent with his advice on mortgage products and life insurance. Very impressed and will be using his services again.

Review from Verified Client

Berkshire | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark has arranged three mortgages for me as well as a life assurance policy. I was recommended him by a work colleague and have recommended him to others. As a result, he arranged mortgages for my brother and sister too. Mark gives excellent summaries of the options available and keeps you fully appraised of progress as our mortgage applications progressed. His best skill is his ability to anticipate the requests of the mortgage companies so that all the necessary information is ready in advance - this means that you get no nasty surprises and feel a lot more comfortable with the process.

Review from Verified Client

Bridgend | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Having a good understanding of the Finance Industry and the constraints under which advisers operate, it is refreshing and encouraging to deal with someone who is so thorough in his review and evaluation. All recommendations are explained and discussed in detail to ensure the chosen solutions are understood and meet the needs of the client. I would not hesitate to recommend Mark.

What could they have done better?

Having previously worked in the Finance Industry I can appreciate how advisers need to operate and I would struggle to find an area where things could be done better.

Review from Verified Client

Hampshire | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Regular annual checks against our current buy-to-let and residential mortgages. Always sources a good range of products and fully explains them.

Review from Verified Client

Hampshire | June 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

A highly proactive advisor, seeks to fully understand client needs in order to provide a high quality, tailored service. Policy follow up and review is always carried out in a timely manner and is a genuinely pleasant experience.

Review from Verified Client

London | June 2014

★★★☆☆ 3.3 out of 5

Advice: ★★★☆☆

Service: ★★★☆☆

Value: ★★★☆☆

Always available, cheerful and takes time to understand personal circumstances of eachClient.

Review from Verified Client

Hampshire | June 2014

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark is very pro active and is a really good guy to have in your court when you need to sort something quickly.

What could they have done better?

Could do with more face to face meetings but that is often difficult due to my schedule as much as Mark's

Review from Verified Client

Somerset | May 2014

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

Mark is always very thorough and professional. I would recommend him to anyone - he is friendly, approachable and very knowledgeable. Very pleased with his advice and would use again.