BROKER**FOCUS**

We aim to amplify the voices of all intermediaries, up and down the country. This month we profile **Brandon Crichton**, mortgage and protection adviser at Manchester Money

Describe your firm in a few sentences.

We are a team of like-minded, driven, friendly and customer-focused advisers.

We strive to provide a solution to all our clients and enjoy being part of their homebuying process.

How long have you worked in UK financial services?

One year and eight months.

I began working as a broker in South Africa [SA] in 2006.

How, if at all, is the approach to mortgage/financial advice in the UK different from that in SA?

The UK has far more mortgage lenders compared to SA, which has about six.

The research, advice and recommendations in the UK are more in depth and I feel that being a top adviser comes with more respect and trust compared to SA.

There are no qualifications required to be a mortgage adviser in SA, and the advice given does not have to meet any regulatory requirements.

The majority of SA clients will opt for a variable rate and request the maximum loan at the lowest rate.

And they are able to appeal a rate offered, whereas in the UK that is not possible.

Your role targeting the SA ex-pat community is quite niche. What are the specific challenges?

I have dealt with numerous clients who have been told they can't obtain a mortgage and after a little bit of research I was able to secure an offer for them.

One of the biggest challenges is the deposit required and the minimum UK credit history.

South Africans like to deal with South Africans, for some reason. I think it gives them a sense of home and we can discuss similar topics from SA.

I have engaged with around 200 SA expats to date and I know the UK lender visa criteria very well, which helps me quickly assess a client's current mortgage position.

Looking back over your years in the profession, what — if anything — would you have done differently?

Honestly, I never thought I would love working with numbers as much as I do. I started as a broker in 2006 and would not change a thing.

BRANDON CRICHTON

> **There are no qualifications required to be a mortgage adviser in South Africa, and the advice given does not have to meet any regulatory requirements**

I am very competitive and I left the SA bank, where I was employed, as number one in the country. My goal is to have the same success here in the UK.

What might you have been if not a broker?

Definitely anything in sales. Commission is the only way forward.

I enjoy working with people and I am motivated by positive client feedback and results.

The ability to write my own pay cheques keeps me fully focused and constantly pushing myself harder.

What do you think is the most under-rated skill as a broker?

The ability to adjust your approach according to the client type you are advising.

No two clients are the same and they have different needs and wants. It's up to us to give proper advice while also understanding what makes the client tick, without them actually telling us.

What single thing could lenders do to improve brokers' lives the most?

It would be amazing if lenders offered 100% mortgages. That would change everything.

I understand the risk but, let's be honest: besides during the credit crunch, I'm pretty sure properties have increased in value, year on year.

So, a 100% mortgage could easily become a 95%/90% mortgage within a couple years.

If you would like your firm to be featured in Broker Focus, please email Mortgage Strategy *deputy editor David Burrows at: david.burrows@emap.com*