

# Best Mortgage & Insurance Solutions Provider 2022 – Cheshire

Providing a fee-free, personal mortgage advice service from application to completion, Identity Financial Solutions is geared to finding the best product to suit its clients' personal needs, each and every time. We speak to the dedicated husband-and-wife team to find out more about the firm in the wake of it being recognised in the Northern Enterprise Awards 2022.



Identity Financial Solutions (IdentityFS) was established back in 2007 by Chris Novak who qualified in 2000. It was just before the banks went "belly up" when Chris decided to go solo.

Chris qualified during his time at Barclays bank, leaving in 2002 having been headhunted by the UK's largest brokerage. Through earning his stripes as an independent broker, he then went to work for a boutique brokerage in South Manchester until 2007.

It was at this time, whilst on holiday, that Chris realised that there was more to life than spending 9-5 in the corporate world. What was also missing, was a brokerage that worked around its client's circumstances with a bit more flexibility, such as providing an evening and weekend service. With this in mind, Chris decided to 'go it alone' and IdentityFS was born!

"Today, we are a family orientated, family run financial advice service," he enthuses. "Over the years, we have built a reputation providing sound financial advice to individuals, families and the odd celebrity!"

Chris was joined by wife, Sarah, and the firm is completed by long-term adviser, Andrew who has a wealth of experience working with property investors and also has worked closely with some of the largest finance companies.

Sarah, having previously worked as an estate agent and in marketing, joined the firm in 2019 and such has been her impact with advising clients on mortgages that she has received consistent 5\* reviews and is well-regarded within the industry, winning a 'Top rated adviser' award for the second year running.

"Taking out a mortgage is probably the largest financial decision anyone will make in their lifetime," explains Sarah. "So clients need to obtain sound advice to enable them to make an informed decision for their circumstances. As everyone has unique circumstances!"

This is where the advisers at IdentityFS can help. With the technology at their fingertips, the firm can become a clients' personal comparison service and is able to review all available lenders and products in the market and source the best product suitable to their clients' individual requirements.

"We can do this in minutes, saving our clients hours, or sometimes even days, trawling the internet searching for products."

IdentityFS offer residential mortgages, buy-to-let for limited companies/ portfolio landlords, commercial and bridging, as well as life insurance, however it specialises in mortgages for the self-employed, be that sole trader, contractor day rate, fixed-term contract, or limited company/ company directors.

"People say it's hard to get a mortgage being self-employed, or a limited company director," Sarah elaborates. "Here at IdentityFS, we believe this to be the opposite! It's sometimes easier than salaried or employed. With so many variations on how the self-employed sector structure their accounts and pay themselves, there are many different lender options for which we would approach depending on your personal circumstances."



IdentityFS differentiates itself from competitors in this fierce industry sector, as it doesn't charge a broker fee, saving clients up to £495, will always ensure that clients deal with the same person throughout the process, and it is passionate about helping people understand the benefit of bespoke advice.

"A quality broker can add value to a client's mortgage experience," Sarah continues. "Hopefully relieving the headache and stress that comes with buying and selling a property!"

Whilst IdentityFS is based in the north, it actually operates nationwide and, with the technology available, can provide mortgages and insurance to anyone based anywhere in England and Wales.

The firm has received several national awards, with Chris even commentating on financial affairs for both Sky News and ITV. However, the most recent accolade under the firm's belt is the prestigious title of Best Mortgage & Insurance Provider 2022 – Cheshire, which is received in the SME News' Northern Enterprise Awards.

Understandably delighted, Chris and Sarah are keen to provide one last piece of advice for readers. "As you approach your year end, and are looking to possibly purchase or remortgage, it may be worth speaking with a broker head of time to run through your draft accounts. We can run affordability checks and offer advice on structuring your accounts/pay to help obtain the mortgage you need before submitting!"

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