

# the Portuguese mortgage specialists

Text: Troy Redwood  
Photos: imageOne and  
courtesy APM Ltd



## **Anglo Portuguese Mortgages Ltd (APM) has recently agreed to offer special terms to Manorpark Properties' clients**

*For a brief outline of the company, ClearView talked to Clive Statham, (above) Managing Director of both APM and Corporate & Commercial Finance (Anglo Portuguese) Ltd.*

"For a number of years we've specialised in arranging development finance in Portugal, mainly for UK and Irish developers. Corporate and Commercial Finance were then requested to establish bespoke mortgage schemes for developers for their global non-resident buyers."

"So we formed Anglo Portuguese Mortgages Ltd (APM) and became authorised agents for 12 banks offering a wide range of schemes. Through this, we've established a broad spectrum of professional contacts and repeat clients."

A key point to bear in mind is that because APM are fully retained by the banks, there is no brokerage fee involved.

Interest rates can now vary between

0.25% over Euribor to 1.5% over Euribor, dependent on loan-to-value and the client's credit scoring. Repayment periods can be up to 35 years and interest-only periods are available from some banks.

Clive continued: "We're now in discussions with UK-based lenders regarding setting up a special mortgage scheme in Portugal, on an exclusive basis through APM."

The Portuguese mortgage market is also now assisting many non-residents to purchase properties, plus the ability to re-mortgage a property to buy another".

With offices in the UK and Portugal, Clive and his experienced team are always available to help with your enquiries.

# Mortgages in Portugal?

## Consult the Experts

No brokerage fees



ANGLO PORTUGUESE MORTGAGES

*"The recommended non-resident mortgage provider on over 20 Developments in Portugal and a number of Estate Agents"*

Anglo Portuguese Mortgages Ltd (APM) is part of The Corporate and Commercial Group of Companies. APM specialises in the arrangement of residential mortgages in Portugal. It holds agencies with 12 Banks specialising in this market based in Lisbon and London.

The founder of the company and its Managing Director has over 30 years of experience in the mortgage market with 20 years in Portugal. He has a strong relationship with the principle Directors of the Banks and in a number of cases has been responsible for writing and establishing the mortgage schemes.

APM is the recommended non-resident mortgage provider on over 20 Developments in Portugal and a number of Estate Agents.

APM has offices in the UK and Portugal. All the packaging of each mortgage application and pre underwriting is carried out from the UK offices.

APM are part of the Corporate and Commercial Group of Companies who are members of The Portuguese UK Chamber of Commerce.

### Non Residents of Portugal

APM is able to arrange mortgages on completed properties, properties under construction, properties being sold off plan, properties requiring stage payments during construction on selected developments, properties already owned. Only the security of the property in Portugal is taken.

*'Market innovators'*

QUOTE PRESS 2005



Spencer House, Oakhill, Bath, BA3 5BY United Kingdom

Telephone: +44 (0)1749 841115

Facsimile: +44 (0)1749 841116

Telephone Portuguese Office: +351 282 697 714

Helen, Peter or Clive

+44 1749 841115 or +351 282 697 714

E-mail: [enquiries@angloportuguesemortgages.com](mailto:enquiries@angloportuguesemortgages.com)

Associated offices in London, Lisbon & Lagos, Algarve.

A member of The Corporate & Commercial Group of Companies.

*Consult The Experts*  
[www.angloportuguesemortgages.com](http://www.angloportuguesemortgages.com)