

JOHN WILSON

Background report to support inclusion in the 2019 Guide To The **UK's Top Rated Financial Advisers**







4.9 / 5 ★ ★ ★ ★ ↑ 74 reviews

VouchedFor checks:

S FCA Regulated

- Recent Client Reviews
- Whole of Market Mortgage
 Adviser

- **⊘** Qualifications Uploaded
- Positive First Impressions

Services offered

- ✓ Insurance & Protection
- ✓ Mortgages

Qualifications listed

Standard Qualifications: 1 QualificationCIOBS - Certificate in Mortgage Advice &
Practice

view more at the profile link below



Client Reviews John Wilson

The Right Mortgage



4.9 out of 5

Review from Verified Client

Dunbartonshire | November 2019

 $\star\star\star\star$ 5 out of 5

Advice: ★★★★★
Service: ★★★★

Value: ★★★★★

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

Needed to borrow more funds against the value of my home

How did John help you?

John has access to the best deals, provides sound advice and streamlined the process

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Fife | November 2019

 $\uparrow \uparrow \uparrow \uparrow \uparrow 5$ out of 5

Advice: ★★★★
Service: ★★★★
Value: ★★★

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

We were looking to re-mortgage and our current provider was working out more expensive so we needed to shop around.

How did John help you?

John looked about to get us the best deal and managed to maintain our monthly payments but lock us into a longer mortgage deal.



Have	vou	seen	the	outcome	VOL	were	honing	for?
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Yes

Review from Verified Client

Fife | October 2019

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★

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

Applying for my first mortgage.

How did John help you?

Very informative and honest.

Have you seen the outcome you were hoping for?

Virtually achieved hassle free.

Review from Verified Client

Fife | July 2019

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★

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

Buying a new home

How did John help you?

Arranged mortgage, life cover and home insurance

Have you seen the outcome you were hoping for?

Yes



Fife | July 2019

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★★

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

We were looking for advice on purchasing a new home.

How did John help you?

John advised us in all aspects of securing a mortgage, what insurances we would require, he helped us to understand all the legal and technical jargon which we found really helpful.

Have you seen the outcome you were hoping for?

We couldn't have received a better service from John. Professional, friendly and very knowledgeable. Just the type of person we needed to guide us in the right direction when purchasing a home.

What could they have done better?

John gives a first class service. I cNt fault his professional approach in any way.

Review from Verified Client

Fife | July 2019

 $\bigstar \bigstar \bigstar \bigstar 4.7$ out of 5

Advice: ★★★★☆
Service: ★★★★

Value: ★★★★

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

Remortgage

How did John help you?

He found a good deal for me.

Have you seen the outcome you were hoping for?

Yes



West Lothian | March 2019



Advice: ★★★★
Service: ★★★★
Value: ★★★★

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

Buying a home in UK after a spell working abroad

How did John help you?

Scanned the market, and he found a lender that would provide a mortgage in my circumstances, and walked us through every step of the process

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing. Very happy with the service

Review from Verified Client

Lanarkshire | March 2019

 $\uparrow \uparrow \uparrow \uparrow \uparrow 5$ out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★

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

Looking to buy my first home

How did John help you?

John found the best mortgage to suit my finances and led me through my mortgage application with no hassles at all. A lot of time and a lot of money saved.

Have you seen the outcome you were hoping for?

Yes, I moved into my new property at the end of last year

What could they have done better?

Nothing. I had no issues.



West Lothian | November 2018

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★
Service: ★★★★
Value: ★★★

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

We were having difficulty finding the right product to suit our needs.

How did John help you?

John was absolutely amazing!! He found us the perfect mortgage product at the right price leaving us completely satisfied. His service was extremely efficient and he was available at any time of the day to answer any questions. I honestly couldnt have asked for a more professional efficient and friendly financial advisor.

What is your current situation? Have you seen the outcome you were hoping for? Yes we have brilliant results.

What could they have done better?

Nothing completely satisfied!

Review from Verified Client

Fife | October 2018

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★

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

looking to get a mortgage and he was recommended to my wife and we went with him.

How did John help you?

help broke a mortgage for my family to get our first home.

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

yes very much so, he was very professional and straight to the point. highly recommended John to any e!!!.

What could they have done better?

nothing he was good.



Fife | October 2018

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★

Value: ★★★★★

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

Myself and my husband had struggled for over 6 years to find someone who would be willing to give us a mortgage I was recommended John by a colleague. We were stuck in rented accommodation that was not fit for purpose with the rent going up every year.

How did John help you?

John was fantastic, he supported me through everything. He is extremely efficient and didn't sugar coat anything. I was completely lost in the mumbo jumbo and jargan that is used whilst trying to obtain a mortgage and he brought everything down to my level and explained exactly what was required. Not only that but he succeeded where no other could and secured us a mortgage. He is available day or night to answer any queries whether or not he has completed the job for you or not. I was not a stranger to calling him at 9pm! Fantastic service would definitely recommend and most probably will use again.

What is your current situation? Have you seen the outcome you were hoping for? YES! John secured us a mortgage and we are now currently waiting on the keys to our very first family home!****+ Service.

What could they have done better?

Not a thing! Excellent Service and worth every penny!

Review from Verified Client

Fife | October 2018

 $\star\star\star\star\star$ 5 out of 5

Service: ★★★★

Value: ★★★★

Advice: ★★★★

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

I am del employed and only had a small amount of books, and the big banks had turned me away.



How did John help you?

John managed too get me a great deal with one of the big banks, even though I only had 1 years books he was very efficient and got the job done quickly.

What is your current situation? Have you seen the outcome you were hoping for? Yes I now have a great mortgage deal and a nice house too live in.

What could they have done better?

Nothing his work was fine on every level

Review from Verified Client

Stirlingshire | October 2018

 $\bigstar \bigstar \bigstar \bigstar 4.7$ out of 5

Advice: $\star \star \star \star \star \star$ Service: $\star \star \star \star \star \star$

Value: ★★★☆☆

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

Initial unknown black mark against name stopped us from getting a mortgage.

How did John help you?

John helpee us by finding a lender that approved us for a month and also reduced our monthly payments.

What is your current situation? Have you seen the outcome you were hoping for? Yes, everything has went brilliant since we got John to help.

Review from Verified Client

Midlothian | August 2018

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★

Service: ★★★★

Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser? Looking for a new mortgage.

How did John help you?

John is very friendly and gave us advice on a mortgage and consolidation of our other financial commitments.



What is your current situation? Have you seen the outcome you were hoping for? Yes, but hopefully more in future months and years.

What could they have done better?

I personally don't think there is anything else he could have done better. He kept in touch and regularly to ensure everything's no was running smoothly with the paperwork. Excellent service.

Review from Verified Client

Fife | August 2018

 $\uparrow \uparrow \uparrow \uparrow \uparrow 5$ out of 5

Advice: ★★★★ Service: ★★★★

Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser? First time mortgage.

How did John help you?

He set up our mortgage, life insurance and put us in contact with associates for buildings and contents cover.

What is your current situation? Have you seen the outcome you were hoping for? Yes, definitely.

Review from Verified Client

Midlothian | August 2018

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★

Service: ★★★★

Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser?
Buying My first house.

How did John help you?

He helped get a great deal on my Mortgage. He also helped get a deal on Life insurance.

What is your current situation? Have you seen the outcome you were hoping for? The deal i got for my Mortgage was excellent. All Johns advice was well thought out and



explained to me.as a result i feel he managed to get me the best deal i got get.

Review from Verified Client

West Lothian | August 2018

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser? we wanted help to find a mortgage.

How did John help you?

He talked us through all the options and helped us find a good mortgage.

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

Yes, we are currently about to buy our first house and hope to get keys at then end of the month.

What could they have done better?

I dont think there is anything he could have done better . He was really thorough and helped us through every step of the way

Review from Verified Client

Fife | February 2018

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★

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

How did John help you?

sorted out getting a mortgage and life insurance.

What is your current situation? Have you seen the outcome you were hoping for? yes everything is in place.

What could they have done better?



nothing everything was done and i was kept informed at each stage

Review from Verified Client

Fife | January 2018

 $\bigstar \bigstar \bigstar \bigstar 4.7$ out of 5

Advice: ★★★★☆
Service: ★★★☆
Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser? External project finance.

How did John help you?

Very knowledgable in market and secured best deal for me.

What is your current situation? Have you seen the outcome you were hoping for? Exactly as hoped for.

What could they have done better?

Everything was perfect

Review from Verified Client

Fife | January 2018

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★
Service: ★★★★
Value: ★★★★

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

I was struggling to get a mortgage with only a 5% deposit, from the bank.

How did John help you?

He got a quote quickly, assured me he would be abale to do it. If it wasnt from an error on my works side then the deal would have been done in a matter of weeks.

What is your current situation? Have you seen the outcome you were hoping for? Yes, now I have the flat.

What could they have done better?

Nothing. Very quick and thorough, obviously very experienced in his line of work.



Angus | December 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★

Value: ★★★★

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

We were looking to purchase a property and needed help and advice from a mortgage broker.

How did John help you?

He helped us find a suitable mortgage with an excellent rate and he helped us with our life insurance.

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

Yes we are very happy with the outcome. We have been given excellent advice and our mortgage rate is what we were hoping for.

What could they have done better?

To be honest - there isn't anything that could be done better. We are very impressed by the service we have received.

Review from Verified Client

Perthshire | October 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★★

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

I wanted to get a better mortgage rate and to consolidate some borrowing but my current mortgage lender would not consider a remortgage application due to monthly outgoings. I looked at another lender but was put off by the lengthy telephone interview required. I did apply for and was accepted for a personal loan but this was at a higher rate of interest and did not cover the whole amount I wanted to cover. I did a search for a mortgage advisor, contacted John and outlined what I was after.

How did John help you?



John replied to my email and stated that he believed he would be able to help me get a mortgage deal. He explained that he would need to do a phone interview with me to gain the information he needed to find me a suitable product. He asked me questions about the priorities I had, what sort of monthly payment I wanted, what term I preferred. John explained the process clearly and kept me informed via email and phone calls throughout the process.

What is your current situation? Have you seen the outcome you were hoping for? Yes. John found me a mortgage that suited my needs. I have a better rate, additional borrowing for home improvements and reduced monthly outgoings.

What could they have done better?

I can't think of any advice I would give John. I have already recommended him to others and will contact him again when I need another deal.

Review from Verified Client

West Lothian | September 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★

What were the circumstances that caused you to look for a Financial adviser? Mortgage rate ended.

How did John help you?

Found other IFAs on investment and pensions, offered the right advice on changing my mortgage.

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

Review from Verified Client

Fife | September 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Value: ★★★★ Service: ★★★★



What were the circumstances that caused you to look for a Financial adviser? First time mortgage/remortgage.

How did John help you?

John was absolutely brilliant! I work part time and have 3 children so finding a lender is difficult however John never gave up and even thought it took a few months to find a one he did it! After that was all done and dusted John also helped me find the right life insurance for my budget.

What is your current situation? Have you seen the outcome you were hoping for? Yes definitely! Never did I think with my situation I would be sitting here writing this has a home owner.

What could they have done better?

Nothing. John was professional and very helpful.

Review from Verified Client

Stirlingshire | September 2017

 $\uparrow \uparrow \uparrow \uparrow \uparrow 5$ out of 5

Advice: ★★★★ Service: ★★★★

Value: ★★★★★

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

How did John help you?

went above and beyond when my accountant was taking weeks to process income, kept me informed at all times.

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

What could they have done better?

not a thing very professional



Midlothian | August 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★
Service: ★★★★
Value: ★★★

What were the circumstances that caused you to look for a Financial adviser? Moving house and remortgaging.

How did John help you?

He sorted a mortgage in principle for us and our life insurance. He also arranged our two previous mortgages.

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

Review from Verified Client

Fife | July 2017

 $\bigstar \bigstar \bigstar \bigstar 4$ out of 5

Advice: ★★★☆
Service: ★★★☆
Value: ★★★☆

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

How did John help you?

He looked for a mortgage that suited our needs, dealt with application and thereafter sourced lofe assurance to suit us.

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

What could they have done better?

Nothing that i can think of.



Fife | June 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser? Needed a 95% mortgage as a first time buyer.

How did John help you?

I found it difficult finding a 95% mortgage as I only had a 5% deposit. John helped me enourmously and I was relieved that he managed to secure me a 95% mortgage.

What is your current situation? Have you seen the outcome you were hoping for? Yes I now have my 95% mortgage that I needed to secure my first house purchase.

What could they have done better?

Nothing, John was fantastic in all his dealings with me and I would recommend anyone to get in touch with him if they needed any mortgage advice.

Review from Verified Client

Fife | April 2017

 $\star\star\star\star$ 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 John help you?

John's experience and knowledge in his field was invaluable, every aspect of my mortgage was dealt with professionally, friendly and with my best interests in mind. I'm now the proud owner of my first home with the best deal on my mortgage.

What is your current situation? Have you seen the outcome you were hoping for? Yes and much more.

What could they have done better?

John couldn't have done anymore for me he went above and beyond



Perthshire | April 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser? We needed mortgage advice.

How did John help you?

John searched the market and managed to get us a good deal.

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

Review from Verified Client

Fife | February 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★
Service: ★★★★
Value: ★★★★

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

How did John help you?

John listened to exactly what I wanted. He got me an excellent deal and he kept me up to date through the whole process.

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

Review from Verified Client

Fife | February 2017

 $\uparrow \uparrow \uparrow \uparrow \uparrow 5$ out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★★

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



remortgage.

How did John help you?

John gave me good honest advice and once I explained to him what I was looking for he pointed me in the right direction. All in all a he provided a first class service.

What is your current situation? Have you seen the outcome you were hoping for? Yes. John's advice got me the deal I was looking for.

What could they have done better?

Nothing. I was more than happy with the advice John gave me.

Review from Verified Client

Fife | January 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: $\bigstar \bigstar \bigstar \bigstar \bigstar$ Service: $\bigstar \bigstar \bigstar \bigstar \bigstar$

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser? Looking to buy our first house.

How did John help you?

John communicated to use throughout every single step, taking the time to explain everything to us so that we had a complete understanding of the various options that were available to us, allowing us to make the best decision we could. He made himself available all times, working around our schedule when it was needed.

What is your current situation? Have you seen the outcome you were hoping for? Yes, John exceeded our expectations.

What could they have done better? Nothing.

Review from Verified Client

Fife | January 2017

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★

Value: ★★★★★



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

I'm a first time buyer and my parents have never moved house so I needed advice about finding the best mortgage available.

How did John help you?

John helped me to find the best available mortgage for my circumstances, taking my budget into consideration. He was extremely helpful, even providing me with advice about the process/timeline for buying a house unrelated to the mortgage. He was available at hours that suited my work schedule and always made sure that I understood what was happening at every step. He made himself available to collect documents from my flat when I couldn't send them and overall the process was seamless and very easy.

What is your current situation? Have you seen the outcome you were hoping for? Yes, I'm very pleased with the outcome.

What could they have done better?

Nothing, John was great!

Review from Verified Client

Fife | November 2016

 $\uparrow \uparrow \uparrow \uparrow \uparrow 5$ out of 5

Advice: ★★★★★
Service: ★★★★

Value: ★★★★★

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

Required help to change a mortgage from joint names to my own name.

How did John help you?

John has helped by giving me the best advice in making my mortgage work best for me and I have had work done before by John Wilson and he helped get me the best available product to help save me money over the period of the mortgage and was so helpful and nothing was to much trouble I will keep Johns mobile no in my phone for future business as he was very professional and very helpful.

What is your current situation? Have you seen the outcome you were hoping for? Yes and I am very happy with how this has been conducted and great outcome thanks.

What could they have done better?

I can't think of anything that could have been done differently so great job



Stirlingshire | October 2016

 $\bigstar \bigstar \bigstar \bigstar 4.7$ out of 5

Advice: ★★★★★
Service: ★★★★☆
Value: ★★★★

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

New home with partner.

How did John help you?

Mortgage advice.

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

What could they have done better?

N/A

Review from Verified Client

Stirlingshire | October 2016

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★

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

New home with Partner.

How did John help you?

Mortgage advice.

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

What could they have done better?

N/A



Fife | October 2016

 $\bigstar \bigstar \bigstar \bigstar 4.3$ out of 5

Advice: ★★★☆
Service: ★★★☆
Value: ★★★★

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

To add my partner to the mortgage and my fixed term had came to an end.

How did John help you?

He sorted out a joint mortgage for us.

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

Yes ... He got a good mortgage rate for us .. And our monthly payment is now less.

What could they have done better?

He done everything that we needed done and it was all done by the date that it needed to be done by .. Could not have asked for more out of the service

Review from Verified Client

Fife | October 2016

Advice: ★★★☆
Service: ★★★☆

Value: ★★★★

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

To change the mortgage from single to joint and to get a new mortgage rate as old rate had ended from previous lender.

How did John help you?

He sorted out the mortgage and got a really good deal for us .. And made the whole process very easy for us .. We were more than happy with the service we received.

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

Yes ... Everything has been finalised .. And we are happy with our new mortgage providers.

What could they have done better?

I could not have faulted any of the service we received



Stirlingshire | October 2016

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★

Value: ★★★★★

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

I was looking for assistance to arrange a mortgage for a house purchase which was needed at short-notice.

How did John help you?

John was able to shop around on my behalf and arrange a mortgage which met my particular financial arrangements, he pushed through the paperwork at very short notice and advocated on my behalf with the mortgage company when they were placing particular constraints on the arrangement.

What is your current situation? Have you seen the outcome you were hoping for? Yes - my house purchase successfully completed today!.

Review from Verified Client

Stirlingshire | October 2016

 $\uparrow \uparrow \uparrow \uparrow \uparrow 5$ out of 5

Advice: * * * * *

Service: * * * * *

Value: * * * *

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

I was looking to arrange a mortgage with some guite short timescales.

How did John help you?

John swiftly provided me with access to mortgages which I wasn't aware of and walked me through the necessary paperwork and application processes efficiently and within the short time required.

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

Yes - the mortgage was secured allowing the house purchase to go ahead.

What could they have done better?



I was very happy with John's service and would use him again.

Review from Verified Client

| September 2016

 $\star\star\star\star$ 5 out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★★

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

Obtain mortgage.

How did John help you?

John located suitable mortgage and provided valuable advice on everything else required. Was always pleasant and helpful throughout.

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

What could they have done better?

n/a

Review from Verified Client

| September 2016

 $\star\star\star\star$ 5 out of 5

Advice: ★★★★
Service: ★★★★
Value: ★★★

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

I have been Self Employed for less than 2yrs and John managed to get me a mortgage using 1yr of accounts and proof of extended contract of another 1yr. I also had to produce evidence that I have had continuous permanent employment to show my experience prior to being Self Employed. This shows that John is experienced in his field and knows specific requirements for specific individuals as long as your documents, accounts, bank statements add up.

How did John help you?

John absolutely understood my needs and goalsHe explained everything in a way I



understoodOne of the most important things John did was to continuously update me on the Mortgage application stage and review. John secured me an excellent Mortgage Offer and competitive interest rate with Halifax who had previously rejected my application 5months prior to using John. This showed me that I had wasted my time using a different broker before John, and that broker was inexperienced and knew nothing. Never use a broker who is recommended by the Sales Estate AgentJohn is a genius. He is Bravo.

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

I am happy with the recommendations I have received from JohnThe most important thing is that I can now buy a house for my family, basically get on the property ladder. The product John recommended suit my needs and as mentioned above, I have successfully received the mortgage offer from Halifax and working with the Solicitors to get the contract done and exchanged.

Review from Verified Client

| September 2016

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★

Value: ★★★★★

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

Required a mortgage.

How did John help you?

John helped from start to finish with the mortgage application, always at the end of the phone when I had a question. Nothing too much trouble for him.

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

What could they have done better?

Was happy with everything. No negatives.



Fife | June 2016

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser?
Required mortgage for new house.

How did John help you?

Got great deal for mortgage and made it affordable. Identified opportunity for us to reduce mortgage payments after fixed term complete.

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

What could they have done better?

Overall good service, happy with service

Review from Verified Client

Nottinghamshire | May 2016

 $\uparrow \uparrow \uparrow \uparrow \uparrow 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★

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

I have used John Wilson on numerous occasions in the past, and I fully trust the advice that he gives me.

How did John help you?

John kept me informed of the best options available for my personal circumstances, and he kept me up to date with the way that our mortgage application progressed.

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

Yes, our new mortgage commenced on 1st May 2016 and the payments and rate are what was explained to me, by John Wilson.

What could they have done better?

Nothing. John knows his stuff, he explained everything in full, and kept me informed throughout. I would highly recommend John Wilson to anybody I know who is about to take out a new mortgage.



Roxburghshire | April 2016

 $\bigstar \bigstar \bigstar \bigstar \Leftrightarrow 4 \text{ out of 5}$

Advice: ***

Service: ★★★☆☆

Value: ★★★☆

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

My fixed rate mortgage was coming to an end and whilst discussing insurances with my insurance advisor I commented about my mortgage and he gave me John's name.

How did John help you?

He searched and found us a mortgage which was right for our needs and also saving us money each month.

What is your current situation? Have you seen the outcome you were hoping for? Yes we are very happy with our new product.

What could they have done better?

Nothing. He was very helpful and honest from start to finish of the works he did for us.

Review from Verified Client

Ayrshire | April 2016

 $\uparrow \uparrow \uparrow \uparrow \uparrow 5$ out of 5

Advice: ★★★★★

Service: * * * * *

Value: * * * *

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

I was a first time buyer and required a mortgage.

How did John help you?

Firstly John got our mortgage in principal, and then within a 1-2 weeks when we wanted to buy a property, he progressed this to full mortgage offer which was completed in a very efficient and timely manner.

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

What could they have done better?



There is nothing John could have done better for us.

Review from Verified Client

Midlothian | January 2016

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser? Current mortgage deal coming to an end.

How did John help you?

John helped secure a new mortgage at a good rate.

What is your current situation? Have you seen the outcome you were hoping for? yes, more so.

Review from Verified Client

Fife | December 2015

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★★

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

How did John help you?

Advice re mortgage.

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

What could they have done better?

No



Surrey | November 2015

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★
Service: ★★★★
Value: ★★★

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

I was unsure of the best deals out there for mortgages and having used John Wilson's services in the past I didn't hesitate to contact him.

How did John help you?

John was able to advise on the best mortgages out there that suited our needs. John was able to advise on interest t=rates and the different types of mortgages as well as the length of any fixed term deals that were available.

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

We are due to exchange contracts very soon having secured the mortgage offer to proceed with our purchase.

What could they have done better?

Nothing, I am very happy with the services that John Wilson offered.

Review from Verified Client

Fife | November 2015

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: * * * * * *

Service: * * * * *

Value: * * * * *

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

I was a first time buyer and did not know where to start.

How did John help you?

John was excellent in explaining everything from start to finish and actually did everything and left me stress free.

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

Yes outcome was brilliant and I got the mortgage and life insurance I needed as I was panicking I would not get a mortgage.

What could they have done better?



Nothing could have been done better, thank you john

Review from Verified Client

Midlothian | November 2015

★★★ ★ **4.3** out of 5

Advice: ★★★☆
Service: ★★★☆
Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser? Moving our mortgage.

How did John help you?

Sources the best deal and helped when we wanted to port the mortgage to another property in NI.

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

What could they have done better?

No

Review from Verified Client

Fife | November 2015

 $\star\star\star\star\star$ 5 out of 5

Advice: ★★★★
Service: ★★★★
Value: ★★★

What were the circumstances that caused you to look for a Financial adviser? I was looking to renew my fixed rate mortgage.

How did John help you?

John found me a fantastic deal which saved me a substantial amount on my monthly payments.

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

I have since stayed with the company recommended at the time and now am two years into another fixed rate deal. I have definitely achieved what I set out to achieve.



What could they have done better?

I can't think of anything. John was thorough and I am happy with what was done.

Review from Verified Client

Fife | October 2015

 $\bigstar \bigstar \bigstar \bigstar 4.7$ out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★★

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

I needed further lending to finance substantial home improvement.

How did John help you?

He organised everything.

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

Most definitely.

What could they have done better?

Nothing, all perfect

Review from Verified Client

Midlothian | October 2015

Advice: $\bigstar \bigstar \bigstar \bigstar \diamondsuit$ Service: $\bigstar \bigstar \bigstar \bigstar \diamondsuit$

Value: ★★★☆☆

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

Remortgage and had particular circumstances that required to review the market.

How did John help you?

Directed me quickly to a lender who would offer me the right deal.

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

Yes remortgage complete.



Ayrshire | September 2015

 $\bigstar \bigstar \bigstar \bigstar 4.7$ out of 5

Advice: ★★★☆
Service: ★★★★
Value: ★★★

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

I need to reduce my outgoings & had used John in the past.

How did John help you?

I got a new product with my current lender and he saved me 120 per month.

What is your current situation? Have you seen the outcome you were hoping for? Yes I have ...it will make a massive difference to me going forward.

What could they have done better?

I am very busy in both my work life and my home life I would have appreciated contact to have been more via email other than by phone ...but that's me being pernickety I suppose

Review from Verified Client

Derbyshire | September 2015

 $\uparrow \uparrow \uparrow \uparrow \uparrow 4.7$ out of 5

Advice: ★★★★★
Service: ★★★★
Value: ★★★★

What were the circumstances that caused you to look for a Financial adviser? Re-mortgage required.

How did John help you?

Understood our requirements and dealt with the re-mortgage quickly and efficiently.

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

Situation sorted to satisfaction.

What could they have done better?

Everything satisfactory



Midlothian | September 2015

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★ Service: ★★★★ Value: ★★★

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

We were moving cities for a new job and needed a new mortgage.

How did John help you?

I cannot praise John highly enough. He really was fantastic. We had an initial 10minute chat over the phone about our requirements and John did the rest. Two weeks later we had our formal mortgage over. There was no stress and no chasing round - John sorted everything. He gave great advice at every stage and I will definitely be contacting him in the future.

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

We've had a very positive experience working with John. We had our mortgage offer finalised very quickly which allowed us to move cities with minimal stress.

Review from Verified Client

South Humberside | September 2015

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★ Service: ★★★★

Value: ★★★★★

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

How did John help you?

John has help me find a better value mortgage,.

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

What could they have done better?

Johns service was outstanding I could call or email him 24/7 if I had a query and it would be sorted straight away.



Gloucestershire | July 2015

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★ Service: ★★★★

Value: ★★★★★

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

As a first time landlord and recently self employed it was seriously difficult finding a mortgage broker who could actually get me a buy to let mortgage! After several other advisors had been unsuccessful in helping me and almost giving up on the idea of ever being a landlord I was lucky enough to find John Wilsons contact details.

How did John help you?

John explained the world of buy to let mortgages to me and successfully got me my first buy to let mortgage by going that 'extra mile' other brokers had failed to do!.

What is your current situation? Have you seen the outcome you were hoping for? I am currently increasing my property portfolio rapidly and I can not thank John enough for making this possible for me.

What could they have done better?

I cannot fault John. He is honest, says it how it is and is always there of I need any thing explained.

Review from Verified Client

Fife | July 2015

 $\bigstar \bigstar \bigstar \bigstar 4.7$ out of 5

Advice: $\star \star \star \star \star \star$ Service: $\star \star \star \star \star \dot{\star}$

Value: ★★★★★

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

How did John help you?

John made my experience with remortgaging my house extremely easy and hassle free. I have had his services twice both times for remortgage and would seek his proffesional advise again without hesitation. John was very proffesional in his manner assuring that I recieved the best rate and type of morgage for my needs. I.



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

I am currently happy with the outcome I had am due to look at changing my fixed rate and will be seeking the assistance and excellent advise from John.

What could they have done better?

I really do not have any criticism as John was professional and thorough at all times.

Review from Verified Client

Kinross-shire | July 2015

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★
Service: ★★★★

Value: ★★★★★

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

I was looking for a mortgage and wanted to ensure I got the best deal from the whole of the market, which matched my specific needs and circumstances.

How did John help you?

From my initial inquiry right through to completion, John couldn't have been more helpful. He advised on the best product to suit my needs and was always knowledgeable in response to any questions I had. John was also brilliant at keeping in touch and keeping me updated - he doesn't take a '9-5' approach and is truly customer focused.

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

Yes, I have a great mortgage deal in place and won't hesitate to go back to John for further financial advice on my other needs in future.

What could they have done better?

I really can't think of anything John could improve on.

Review from Verified Client

West Midlands | July 2015

 $\uparrow \uparrow \uparrow \uparrow \uparrow \uparrow \uparrow 3.7$ out of 5

Advice: ★★★★★
Service: ★★★☆

Value: ★★☆☆☆

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



could not get a mortgage on the high street.

How did John help you?

arranged a mortgage for us.

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

Review from Verified Client

Fife | July 2015

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser? Was struggling to get a mortgage.

How did John help you?

Helped me by looking for a mortgage company that would take me on and helped me set up health insurance.

What is your current situation? Have you seen the outcome you were hoping for? Now have a mortgage in place and moved into a new flat. Yes I've seen the outcome hoped for.

Review from Verified Client

Midlothian | July 2015

 $\bigstar \bigstar \bigstar \bigstar 5$ out of 5

Advice: ★★★★★
Service: ★★★★

Value: ★★★★★

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

I was looking for a mortgage.

How did John help you?

He was brilliant! Took me through every step, explained everything to me in a language I understood. He put my mind at rest over any worries I had and got the mortgage approved in no time at all. So much easier than trying to do it all by myself.



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

Yes, we got an even better outcome than we could have hoped for.

What cou	Id they	have	done	better?
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Nothing! His communication was top notch. Everything ran smoothly and quickly.