

A.M.M.

Licensed Independent Mortgage Brokers

Aberdeen
Mortgage
Management

1st Quarter 2006

3rd April 2006

All records broken as A.M.M. achieves record sales Quarter in the 1st Quarter of 2006

Enjoying a fantastic start to 2006, A.M.M. has broken all records in recording our most successful quarterly sales figures to date.

As well as achieving our record month in February, no fewer than 7 of our advisers achieved their best ever month in this most successful 1st Quarter of the year.

Following a very strong finish to 2005 it was imperative that we had the kind of start to 2006 that would outline our ambition to become the country's leading mortgage introducer.

It has been a pleasure to see that so many of you stepped up to this challenge and in doing so broke all previous sales records.

An outstanding **190** cases for **£235,102** ASU was produced with the undoubted highlight being **84** cases and **£110,119** ASU in February, smashing our previous best month record by some 21 cases.

The winning ways were continued in March with 73 cases and the clear message sent out that standards have been raised right across the board.

To add to the highlights, A.M.M. were named as the top producing Mortgage Introducer to the Skipton Building Society for 2005, with over £10m worth of business submitted.

We were also confirmed as the top introducer to Abbey for the north east of Scotland region.

With our position confirmed as one of the biggest introducers to the main lenders, and the incredible start we have made to the new year, it is clear to see that 2006 is going to be a monumental year in establishing A.M.M. as the leading mortgage broker in Scotland.

Many thanks to you all on your efforts so far and lets look forward to the rest of this extremely prosperous year.

Kirk Harrison, Director



Record breaking times at A.M.M.

Inside this issue:

Adviser of the Quarter 2

In-House Paralegal 2

Malcolm celebrates 3 years with A.M.M. 2

Best month ever—Chris law 3

Bonus programme update 3

Welcome new additions 3

Special points of interest:

- G MAC fastrack upto 95%, early signs on sample cases are very good.
- Northern Rock launch broker exclusive rates to selected brokers only, A.M.M. are included
- Halifax have been added to the A.M.M. panel

Dundee Office open

February saw Chris and Greig depart from the Perth office and move on to pastures new in the form of our new office in Dundee.

As you are all aware Malcolm has built up a hugely successful office in Perth in a very short space of time, and the aim is now for the Dundee office to try to follow this successful

model.

The early signs are very encouraging with 2 very successful months now under their belt.

Building an office from scratch is no easy task but with the talent that both Chris and Greig possess coupled with their natural flair for training and

development, there is no doubt that this is just the start of what will prove to be a hugely successful project.

On behalf of both Perth and Aberdeen offices I would like to take this opportunity to welcome the Dundee office and wish them the best for the future. We also look forward to the healthy competition.

Adviser of the Quarter : Andrew Steinbach



New A.M.M. sales Quarter record :

27 Cases

Cases are now being settled, on average, within 5 days of going to offer.

With a record breaking 27 cases Andrew Steinbach became A.M.M. Adviser of the Quarter for the first time.

Since joining the company last September, Andrew has been a true inspiration and a breath of fresh air to the Aberdeen office.

He has an incredible will to win which has led to him being top man in the Aberdeen office for the past 5 consecutive months.

Following a modest 2 cases in his first month Andrew bounced straight back with a fantastic 9 cases in only his second month, and has lead the way at the Aberdeen office ever since.

Like all great competitors, he announced at the start of the Quarter that he intended to win this award and has worked tirelessly ever since to achieve it.

His determination and enthusiasm have become infectious and he has proved to be a great source of inspiration, not only to our new arrivals but also to the old guard.

To be A.M.M.s top adviser for the month takes a fantastic effort, but the consistency required to be the top adviser for the Quarter takes a special effort and that is just what Andrew produced.

Andrew says the key to his success is the number of first appointments he sits. He has averaged over 8 first appointments per week and can regularly be found doing a Sunday phone session, even when he has 6-7 first appointments already booked.

Congratulations Andrew, on behalf of everyone at A.M.M. on your fantastic achievements so far and best of luck for the 2nd Quarter of the year. I am sure you will be looking to emulate your success so far.

In-house paralegal : a huge success

In October 2005 we were joined by Marlene Leiper, our own in-house paralegal supplied by KWAD solicitors.

Having used PSM for over 3 years it was with obvious caution that we considered this move. However, I am delighted to say it could not have been more of a success.

Marlene is based in the Aberdeen office for 5 half days per week but is now working full time on A.M.M. cases.

This arrangement is hugely beneficial to both parties and the successful start to this operation is mainly down to Marlene herself.

We could not have hoped for a more conscientious, efficient person to handle our cases and she has managed to exceed all targets so far.

Cases are now being settled, on average, within 5 days of going to offer. We can obtain concise, accurate updates whenever

necessary and in general the quality of service we receive is second to none.

This, coupled with the fantastic job Kelly and Kim are doing at getting the cases to offer, mean we really are offering our clients the kind of service to be proud of.

The whole arrangement could not have got off to a better start and is certain to remain this way well into the future.

Malcolm Wellbrook : 3 Years with A.M.M.



Malcolm celebrates 3 years with A.M.M.

The month of March marked Malcolms 3rd year with A.M.M. and his list of achievements has been endless.

He has always been willing to assist in every way possible and no one has been more instrumental in A.M.M.s progression.

The highlight of his career with A.M.M. has been the huge success he has achieved in building the Perth office from

scratch.

Within 6 months of opening the Perth office Malcolm had built up a team of 6 advisers and has been producing consistent high sales results ever since.

With over 25 years sales management experience it is no surprise that Malcolm has made these achievements so quickly and I am sure there is still much more to come.

Congratulations on all your

achievements Malcolm and we look forward to you enjoying many more successful years with A.M.M.

Best ever A.M.M. month : Chris Law

Since joining A.M.M. in December 2004 Chris Law has achieved every accolade possible.

He was Adviser of the Quarter 3 times in 2005. He has been Adviser of the month more times than I care to remember and was Adviser of the Year for 2005.

Not a bad set of achievements in your first year with the company!

Having been so consistent and so successful it was hard to imagine any of the records Chris had set being beaten.

Naturally Chris decided the

best man for this job would be himself and produced the best ever month by any adviser at A.M.M.

February saw Chris produce a phenomenal **15** cases and **£23,000 ASU**.

This outstanding feat is just the latest in Chris' long list and he has produced a level of consistent outstanding results previously unheard of in this industry.

The quality and quantity of Chris' business is second to none as is the impact he has made in his time with A.M.M.

Chris has been a true

inspiration and each and every adviser at A.M.M. has benefited hugely from the wisdom he shares.

Well done again on an outstanding achievement Chris and a record that really well take some beating.

Well done to the following advisers on achieving their best month with A.M.M.

- 1 **Greig Thomson**
- 2 **Andrew Steinbach**
- 3 **Sandra Whitelaw**
- 4 **Dave Lawson**
- 5 **Eddie McDougall**



Chris Law—best ever month by any A.M.M. adviser

New Bonus Programme launched : update

At the start of 2006 a new bonus programme was launched which is applicable to all advisers.

It was decided first and foremost that it must be achievable, that we reward those who produce steady consistent business and that the reward must be substantial enough to match your efforts.

I am sure everyone will agree that the package put together certainly ticks all those boxes.

It is a 6 month programme, which, depending on its success, will be repeated in the second half of the year.

The programme runs as follows

- : A minimum of **30** cases must be submitted by June 25th 2006
- : A minimum of **30** cases must have completed by 14th August 2006
- : A bonus of 10% will be paid on the commission earned from Broker Fees and ASU on

applicable cases

: Applicable cases are cases submitted between 25-Dec-05—25-Jun-06, and completed by 14-Aug-06. Please note only cases completed by 14th August 2006 are eligible for bonus.

: Bonus payments will be made on 31st August 2006.

Best of luck to all on achieving this, I am sure there will be plenty of bonus cheques written come the 31st August.

“It is a 6 month programme, which, depending on its success, will be repeated in the second half of the year”

Welcome new additions to the winning team

In January we welcomed 3 new additions to our team, 2 in the Aberdeen office and 1 to the Perth office.

I am delighted to say that all 3 have made a fantastic start to their A.M.M. career and have already established themselves as integral parts of the team.

Undoubtedly the shining star has been **David Lawson** who set a new A.M.M. first month record with 6 cases and £7900

ASU in February.

He then followed this up with a fantastic 8 cases and £5350 ASU in March.

It is clear already that Dave is going to be right up there with the most successful advisers A.M.M. has ever had.

Both achieving a very respectable 6 cases in their first 2 months were **Bill Steinbach** and **Matthew McLean**.

Again these are very high standards to set in the first 2 months of this job and I am sure you will see those 2 names attached to much greater success in the future.

I would like to welcome all 3 of you to the company and wish you all the success I know you will find with A.M.M.

I would also like to thank all the advisers for the help and support they have given.



The A.M.M. Team



**Aberdeen
Mortgage
Management**

489 Union Street
Aberdeen
Ab11 6DB

Phone: 01224 592287

Fax: 01224 593212

E-mail: info@aberdeemortgage.com



A.M.M.

Since its formation in 2001 Aberdeen Mortgage Management has gained an enviable reputation within the industry, of which we are justifiably proud. Our aim, as independent mortgage brokers, is to provide a quality client focused service by ensuring we truly understand your needs and requirements at all times. You can then rely on our expert staff and wealth of experience to source the mortgage product which is ideally suited to your needs.

Our success has been built by offering the highest level of customer service in the industry. From the expert advisers who will help find you the best mortgage product, to the dedicated case handlers who will track your case from start to finish. The ideal solution for all your mortgage and associated requirements can be found under one roof.

All cases are dealt with at our Aberdeen headquarters where our team of case handlers work directly with the lender of your choice to secure the mortgage offer you require. Our completions team work with your solicitor to ensure all legal work on your case is dealt with in a timely and efficient manner. When entrusting your mortgage needs to A.M.M. you can rely on the kind of service you would expect from one of the country's leading independent mortgage brokers.

As the name suggests we are a mortgage management specialist and our aim is to manage our client's mortgage for the duration of its term, making sure your mortgage is always as cost effective as possible. This leaves you safe in the knowledge that an expert will find the best mortgage for you not just once, but for the entire term of your mortgage.