



Case Study

Supporting a Specialist Commercial Broker with a Client's Buy-to-Let Remortgage

Not every broker wants to handle every type of case, and they shouldn't have to. When specialist commercial finance broker Bolton Business Finance had a long-standing client who needed a straightforward buy-to-let remortgage, they referred the case to 3mc so the client received the right advice while they stayed focused on their core specialism.

At a glance

Borrower	Limited company landlord
Transaction	Buy-to-let remortgage with capital raise
Loan	£157,500 at 75% loan to value
Product	5-year fixed rate, interest only
Lender	Kensington Mortgages
Introduced by	<u>Bolton Business Finance</u>
Completed	September 2026

The introducer

Bolton Business Finance is a Bolton-based commercial finance brokerage and NACFB member. Its team focuses on specialist and complex lending, including development finance, bridging loans, commercial mortgages and business finance, often for cases that mainstream lenders have turned down.

That specialism is exactly why a simple buy-to-let remortgage did not fit their day-to-day workload. The client was a valued, long-standing contact, and the broker wanted to make sure they were properly looked after rather than turning the enquiry away.

The client's requirement

The client held a residential buy-to-let property in a limited company. The property had been purchased in late 2025 and improved with a programme of works to add value. With six months of ownership completed, the client wanted to refinance onto a long-term buy-to-let mortgage and release some of the capital tied up in the property.



Their brief was clear:

- **A 5-year fixed rate** for certainty over costs
- **Interest only** to keep monthly payments manageable
- **Capital raising** at 75% loan to value, borrowing £157,500
- **Completion after six months of ownership**, to meet lender requirements on recently purchased property

How we helped

Bolton Business Finance introduced the client to 3mc in spring 2026. Our team took the case on from there, researching options across our panel of buy-to-let lenders and comparing the overall cost of each, taking into account rates, arrangement fees and valuation costs as well as the headline rate.

We kept the introducer updated at each key stage, so they always knew where their client's case stood without having to chase. The application was placed with Kensington Mortgages, and the remortgage completed in September 2026.

The outcome

- **£157,500 raised** on a 5-year fixed, interest-only buy-to-let mortgage with Kensington Mortgages
- **Capital released** from a property the client had added value to
- **Expert advice** for the client from start to finish
- **An introducer who stayed in control** of the relationship, kept informed throughout and rewarded on completion, without taking on the workload

"We're a specialist commercial broker, so our time is best spent on development finance, bridging and complex business lending. When a long-standing client needed a straightforward buy-to-let remortgage, we wanted a partner we could trust to look after them properly. 3mc took it on, kept us updated throughout and got it completed. The client was well looked after, and we could stay focused on the cases where we add the most value." **Marcus Wright, Managing Director**, Bolton Business Finance

Refer your clients with confidence

This case shows how a referral relationship can work for everyone. The introducer keeps a valued client relationship, the client gets expert advice, and the case is handled end to end by a team that works with buy-to-let and specialist mortgages every day.



Our 3mc Referral Service (3RS) is designed for introducers who want to offer their clients access to expert mortgage advice without taking on the workload themselves. Through 3RS, introducers benefit from:

- **A dedicated end-to-end advice service** for their clients
- **Regular updates** at every key stage of the process
- **A share of revenue** paid on completion
- **Ongoing income opportunities** from repeat business with the same client
- **No cross-selling**, as we only advise on the mortgage requirement

Whether you are a specialist broker, an accountant, an estate agent or another professional introducer, if you have a client with a mortgage need that sits outside your day-to-day work, get in touch with our team.

At 3mc, we have a team of expert advisers who can discuss all your mortgage requirements. If you would like to discuss your options, give the 3mc team a call on 0161 962 7800. All calls are recorded for training and monitoring purposes. 3mc for intermediaries only.

**Your home may be repossessed if you do not keep up repayments on your mortgage. 3mc (UK) Ltd is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services Register <https://register.fca.org.uk/s/> under reference 302992. Please note: The FCA do not regulate Business Buy to Let Mortgages.*