



**Providing trusted,
award-winning mortgage
and financial resilience
advice for over 20 years**

mbassociates.net

‘We’re here to look after our clients in the long-term. My goal is to ensure that every client pays the lowest amount of interest not just for one mortgage but for the entire lifetime of their mortgage term.’

Monica Bradley, Founder & Managing Director



More About Monica

Monica Bradley is one of the UK’s most respected mortgage advisers, known for integrity, leadership and client focus. Monica is a self-made business woman, highly respected by her clients and has achieved multiple industry awards.

She credits her business success to building genuine relationships with her clients. She says:

‘I enjoy chatting to people from many different walks of life. I’m always interested in people’s stories – especially where they come from and what makes them tick. Having an interest in people helps me build relationships with clients, and it’s a genuine interest.’



About Us

MB Associates has been supporting clients across Surrey and the UK for more than two decades.

Founded by award-winning adviser Monica Bradley, the firm is a respected, multi-award-winning mortgage broker known for exceptional client service and bespoke advice.

With over 30 years in financial services, Monica has built a business that consistently ranks among the industry's top performers, with mortgage shops in Cheam, Sutton and Kingston.

Our accolades include:

- **Broker Firm of the Year**
(11–50 advisers) – MoneyAge Mortgage Awards 2025
- **Feefo Exceptional Service Award**
– Four consecutive years
- **Consistent five-star Feefo client review rating**
- **Women's Recognition Entrepreneur of the Year** – Monica Bradley – 2025
- **Mortgage Introducer Elite Women 2025 Award** – Monica Bradley
- **Barclays Business Ally Award 2024**
in the Diversity, Equality & Inclusion Awards – Monica Bradley

How we help

We offer mortgage advice for:

- First-time buyers
- Remortgaging
- Home movers
- Buy-to-let
- Over-50s borrowers
- Self-employed, contractors and company directors
- Complex income cases
- Commercial borrowing, bridging loans and development finance



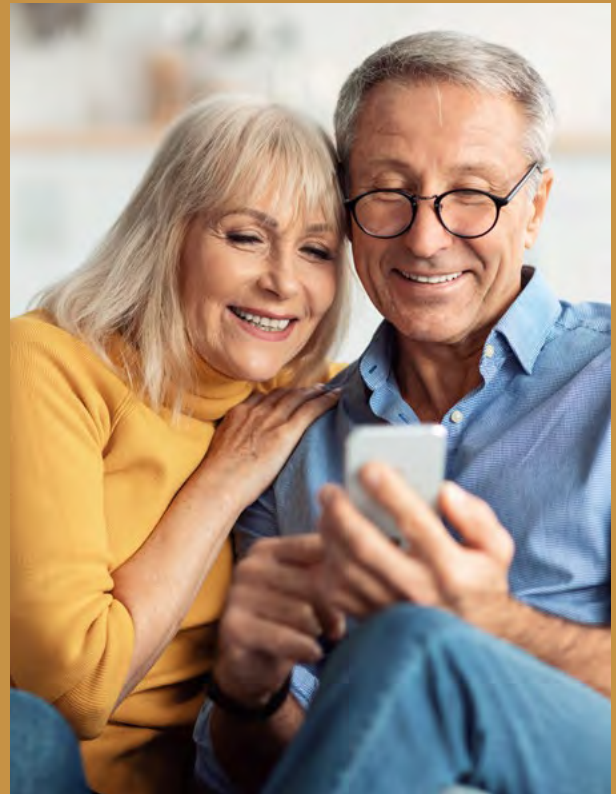
How we work

We work with more than 90 lenders and have access to thousands of products. We assess your circumstances, recommend the right mortgage, submit your application and manage the entire process for you.

Our experienced admin team will provide you with regular updates at every stage of your mortgage application.

Later life lending & equity release

Getting a mortgage later in life is far more achievable than many people realise. Lenders now offer flexible options for borrowers in their 50s, 60s and beyond, recognising longer working lives and changing circumstances. We provide clear, tailored advice on later life mortgages and equity release, including lifetime mortgages for homeowners aged 55 plus, allowing you to access tax-free funds from your property while retaining ownership. Our experienced advisers guide you through your options to ensure the solution fits your needs and future plans.



Bridging loans & commercial finance

Bridging finance can provide a short-term solution when timing is critical, such as buying before selling, purchasing at auction, or unlocking funds quickly. We work with trusted specialist lenders to match you with the right product, based on your circumstances and exit strategy. Through our sister company, MB Commercial & Specialist Lending, we also support business owners and entrepreneurs with development finance and a wide range of commercial lending solutions.



Other Services

As well as mortgage advice, we can also help you with other financial services, as follows...

Financial Resilience & Protection

We offer advice on:

- Income protection
- Critical illness cover
- Life insurance

Wills & Trusts

Through our trusted partners, we help clients arrange wills and trusts to ensure their estate is protected.

Lasting Power of Attorney

We support clients in arranging:

- Property & Financial Affairs LPA
- Health & Welfare LPA

Equity Release & Over 50s Borrowing

We advise on equity release, lifetime mortgages and later-life borrowing to help clients make the most of their home in retirement.



Here When You Need Us

No question is too small. We're here from that first conversation to completion and beyond. We believe in developing lifelong partnerships with our clients, ensuring you receive the most competitive mortgage for you time and time again.



Supporting Our Community

We proudly support:

- Sutton & Epsom RFC (headline sponsor)
- Sutton United FC
- Sutton Bengali Community Association
- Surbiton Racket & Fitness Club
- Local fundraising initiatives



Free Mortgage Workshops for Your Employees

As part of our commitment to financial wellbeing, MB Associates offers free mortgage workshops for employers who want to support their staff.

Money worries remain one of the biggest causes of stress for UK employees, and our friendly mortgage seminars give staff confidential, one-to-one access to experienced mortgage advisers. These sessions help employees understand their mortgage options, reduce financial anxiety and make informed decisions about their mortgages.

Our workshops are **completely free to employers**, can be delivered **on-site or virtually**, and provide expert guidance on mortgages, remortgaging and financial protection. By offering this benefit, businesses can boost staff wellbeing, improve productivity and create a more confident, financially resilient workforce.

Working for MB Associates

We foster a friendly, collaborative environment in our business where every voice is heard and many of our staff have been with us for years.



We offer our employees:

→ **Growth & Development**

We provide qualifications, mentoring, workshops and celebrate progress

→ **Flexibility & Trust**

Hybrid and flexible working that supports parents, carers and the work-life balance.

→ **Fair Rewards**

Competitive salaries, wellbeing benefits and meaningful recognition.

→ **Wellbeing initiatives**

We encourage proper breaks and offer wellbeing initiatives.

→ **Credit where it's due**

We recognise and appreciate contributions at every level.

→ **A Workplace That Delivers on Its Promises**

We offer transparent leadership, visible mentorship and a culture people are proud to be part of.

Client Testimonials

What our clients say about us...

“
‘Seamless process. I was extremely pleased with the service and was offered better deals as they became available. With MB Associates, it’s all about the service, not the commission.’

‘Monica, Helen, Kirsty and the whole team are just amazing! I can’t recommend them enough.’

‘Friendly and efficient. They knew when my mortgage was due for renewal and contacted me. They explained my options and kept me updated when needed. Face-to-face, phone and email communication was just the right amount.’

‘A highly professional service from start to finish. Excellent communication from all team members kept me updated on my remortgage. I was very happy with the service, and everything was completed quickly.’

{ ‘Brilliant service from people who genuinely care. We’ve used MBA since we first got on the property ladder in the early 2000s. Their attention to detail, client care and effort to find the right products are exceptional. They’ve also helped us secure good health and life cover.’ }

‘MB Associates helped us with our first mortgage 22 years ago and again with our second. Recently, Shaun de Moura and Peggy Falconer made the remortgage process far less stressful. We’re grateful for their professionalism and going above and beyond. We recommend them wholeheartedly.’

‘From start to finish, they were incredibly helpful, responsive, and genuinely dedicated to making the mortgage process as smooth as possible. Their knowledge and attention to detail gave me confidence, and they explained every step clearly.’

‘Amazing service. When an issue with the bank could have impacted my purchase, they went out of their way to make sure it happened. I’m very grateful.’

‘The process was explained upfront and, once we provided the documents, they managed everything and kept us up to date. They also shared useful insights into market trends.’

‘We had an outstanding experience working with Holly during the purchase of our first home. She was exceptionally professional, patient, and thorough, explaining every step and answering all our questions so we felt confident throughout.’
”



We'd love to hear from you!

Visit: mbassociates.net

Call: 020 8652 5240

Email: info@mbassociates.net

Or follow us on social media

