

LUKE SPELLMAN

Background report to support
inclusion in the **2020 Guide To The
UK's Top Rated Financial Advisers**



Luke Spellman

Spellman Financial Services

 Top Rated 2020

5.0 / 5  62 reviews

VouchedFor checks:

 FCA Regulated

 Recent Client Reviews

 Whole of Market Mortgage Adviser

 Qualifications Uploaded

 Positive First Impressions

Services offered

 Mortgages

 Insurance & Protection

Qualifications listed

Standard Qualifications: 1 Qualification

IFS - Certificate in Mortgage Advice and Practice (CeMAP)

[view more at the profile link below](#)

Client Reviews

Luke Spellman

Spellman Financial Services



5.0 out of 5

Review from Verified Client

West Midlands | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I wanted a new fixed term for mortgage luke was very helpful and listened to what i had to say, would recommend luke in the future to a anyone looking for a mortgage

How did Luke help you?

Luke was very helpful and listened to what i wanted

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Make my payments cheaper lol

Review from Verified Client

West Midlands | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

First time buyer Mortgage, with poor credit.

How did Luke help you?

Luke found us a mortgage, when I didn't think it was possible!

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Warwickshire | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We found Luke 'on the internet' and couldn't have been more delighted with the service he provided for us to help buy our home.

How did Luke help you?

Luke provided advice and guidance on a mortgage and life insurance and basically did everything for us during our house purchase.

Have you seen the outcome you were hoping for?

Yes, absolutely. Though we had one house fall through, and our purchase took a longer time than we wanted due to the chain we were in, Luke was with us every step of the way. There was literally nothing that was too much trouble, he kept us up to date, came back to us immediately with all and any questions we asked, and went out of his way to offer truly excellent customer service.

What could they have done better?

Nothing at all - Luke was a star from the beginning right through to the day we moved in. Can't praise him enough and we highly recommend his services. He's a nice chap too!

Review from Verified Client

Warwickshire | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Remortgage

How did Luke help you?

Good sound advice and willing to go the extra mile for me.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

No

Review from Verified Client

Warwickshire | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking to change my mortgage from a residential to Buy to Let.

How did Luke help you?

He understood what I wanted to do and came back with the best solution for me that fitted what I needed.

Have you seen the outcome you were hoping for?

yes- I am now in the process of completing my change of mortgage.

What could they have done better?

Literally nothing - super efficient, perfect advice for my circumstance

Review from Verified Client

West Midlands | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My friend at work used Luke as their financial adviser and said Luke was really helpful, so we contacted him and from the start it made sense to use his services as we would have found it difficult to make phone calls with the bank, attend appointments etc due to work. Luke communicated via email with us, came to our house in the evening and called when suitable for us.

How did Luke help you?

Luke helped me and my partner remortgage my partners house so that we had a joint mortgage together. As myself and my partner had never applied for a mortgage before or even knew much about the process (my partners parents arranged his first mortgage for him). I was completely new to everything and Luke really helped me and my partner by answering any questions we had, he explained everything in detail that made sense to us and made the whole experience smooth and simple.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I honestly dont think Luke could have done anything better, I cant think of anything constructive as he was super helpful!



Review from Verified Client

West Midlands | June 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Finding a buy to let mortgage in advance of moving abroad

How did Luke help you?

Finding a suitable lender and finding a way through

Have you seen the outcome you were hoping for?

yes

What could they have done better?

nothing

Review from Verified Client

Warwickshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Remortgage - fixed rate was coming to an end

How did Luke help you?

found me cheaper deals on my Mortgage & Life Insurance

Have you seen the outcome you were hoping for?

Yes, always a pleasure using Lukes services.

Review from Verified Client

West Midlands | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Purchasing my new home

How did Luke help you?

Obtained the best mortgage for me and also arranged new life cover for me.

Have you seen the outcome you were hoping for?

Yes, got me a good rate and saved me money on my life insurance. He kept me up to date throughout and was always easy to get hold of.

What could they have done better?

Nothing

Review from Verified Client

West Midlands | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

First time buyers

How did Luke help you?

Luke was very helpful from start to finish. He was very understanding that we were first time buyers and didn't really know what we were doing... he was always available with information when we needed it and was very prompt in everything he did.

Have you seen the outcome you were hoping for?

We have now purchased our first home, with less than a 2 month turn around from the date we viewed to the date we picked up the keys. This was thanks to Luke as everything was done on our behalf.

Review from Verified Client

Warwickshire | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Buying a house

How did Luke help you?

Provided clear advice on mortgages

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for 5% morguage

How did Luke help you?

Looked for the best rates on the market. Helped sort my credit rating out giving some useful advice. Very approachable & professional throughout

Have you seen the outcome you were hoping for?

Yes helped me get an affordable rate

Review from Verified Client

West Midlands | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted to remortgage to raise equity to buy another property

How did Luke help you?

He searched market for best deal on buy to rent mortgage then helped us get the mortgage for property we want to buy.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

He was very good patient explaining everything in simple terms. Send all information in a timely manner. Very professional- no complaints

Review from Verified Client

West Midlands | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

End of Mortgage on House and changing BTL to residential Mortgage

How did Luke help you?

Like was absolutely amazing! I work crazy hours so cant spend much time on the phone but he sorted everything out for me via email.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Possibly could have asked if I was interested in other services as just seen he deals with pensions and possibly looking for pension advice.

Review from Verified Client

West Midlands | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to remortgage.

How did Luke help you?

Luke provided thorough advice & was always able to answer any questions quickly by email or phone. The whole process was so simple - superb customer service!

Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing, Luke was fantastic.

Review from Verified Client

Warwickshire | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I looked for an adviser because a great opportunity to buy a property came up which was too

good to miss.

How did Luke help you?

Since the first point of contact made with Luke he made us feel so confident of buying the property. As we are first time buyers it is very daunting and not knowing what to expect isn't a very good feeling. Luke contacted me within an hour of emailing him on vouchedfor and the from the first phone call I knew i could trust him and were in good hands. Luke met us for the first time face to face and he was what we expected, very polite and honest. We gave him all documents her asked for on the first email and he didn't bother us for anything else until confirming the mortgage was complete with the lender. You hear people have such trouble when getting a mortgage and having to give so much paperwork, but we didn't need to give anything else and Luke was spot on with everything we needed! Lastly, Luke was always willing to answer any queries and was always very prompt with his responses. All I can is if you are a first time buyer (or need any assistance), please use Luke! If we could give 10 stars we would.

Have you seen the outcome you were hoping for?

YES! We have a mortgage!

What could they have done better?

Nothing. Not just saying this either, Luke was fantastic!

Review from Verified Client

Warwickshire | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Buying my own property following divorce.

How did Luke help you?

Luke found and applied for my mortgage which all went very smoothly.

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

Yes, absolutely.

Review from Verified Client

Warwickshire | October 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★☆

Value: ★★★★★

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

Review of mortgage.

How did Luke help you?

Cheaper mortgage and joint life cover.

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

Yes.

What could they have done better?

We both felt Luke could not have improved on anything

Review from Verified Client

Suffolk | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Applying for a mortgage.

How did Luke help you?

Advised on the appropriate mortgages. Advised with regards to cost, payments and other things to consider.

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

Yes.

Review from Verified Client

Leicestershire | August 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Advice and good remortgage deal.

How did Luke help you?

Looked over financial situation and found a great deal for us.

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

Yes.

Review from Verified Client

West Midlands | July 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

Remortgage.

How did Luke help you?

He remortgaged my home and was very helpful could phone and get in touch with him any time of the day and he would give his opinion and his advice.

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

Yes we have seen the outcome we were hoping for and even more Luke is very knowledgeable about everything I have asked him and has got gave great advice.

What could they have done better?

Nothing

Review from Verified Client

Warwickshire | May 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We looked online at mortgages and being first time buyer didn't really understand what we were doing.

How did Luke help you?

Luke as been brilliant from the first phone call we had. He made us feel at ease and nothing as been to much trouble for this guy, even when we had questions after hours Luke was still there to guide us through the process from getting us a great mortgage deal and also helping sort life insurances and house insurance.

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

Yes fantastic job done by Luke and I would advise anyone to use Luke we are pleased we did.

What could they have done better?

To me his service as been top class.

Review from Verified Client

Warwickshire | May 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for a mortgage.

How did Luke help you?

Found us a mortgage that we are very happy with.He also found us our buildings insurance and life and critical illness insurance.

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

Yes we are very happy with the outcome. Luke was always on hand to help us with any questions we had. He always got straight back to is and kept us fully informed all the way through.

Review from Verified Client

Flintshire | May 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted too apply for mortgage with not very good credit.

How did Luke help you?

Luke got me a mortgage no problem, he was brilliant from start too finish, he helped me in everyway and always there when needed.

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

The outcome of my mortgage was very successful and was completed within 8 weeks.

What could they have done better?

Too be honest he could,nt have been any better he was perfect.

Review from Verified Client

West Midlands | April 2018

★★★★★ 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 re mortgage and went to few banks which they all declined. and Luke helped and never gave up until he found us a good deal.

How did Luke help you?

Luke listened and helped us a lot. and got the mortgage with a good deal. can't thank him enough.

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

Luke went through all the paperwork step by step. the stress I was having and know I feel there is light at the end of the tunnel thanks to Luke.

What could they have done better?

nothing he was professional from start to finish. no hidden cost. that's why I think it helps if you are straight with each other from the start.

Review from Verified Client

Leicestershire | March 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was offered a right to buy.

How did Luke help you?

Luke Spellman obtained the best mortgage that suited me, a solicitor and other protection advice.

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

Yes I was offered a very good rate on a mortgage and solicitors dealing with the legal matters.

What could they have done better?

Happy with the service I have received

Review from Verified Client

West Midlands | January 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Due to adverse credit, looking for a mortgage wasnt easy I sought advice from a professional.

How did Luke help you?

Luke helped me get to grips with the type of mortgage I could get and afford.

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

I saw exactly the outcome I had hoped for because Luke was profession and patient. He

helped me every bit off the way and I could thank him enough.

What could they have done better?

Nothing really.

Review from Verified Client

Warwickshire | December 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My and my fiancée are looking to buy our first house and was seeking advise of our best options.

How did Luke help you?

He gained a thorough understanding of our circumstances and provided an array of our best options. Having had little knowledge of mortgages beforehand, Luke explained everything very well and left us feeling more confident with our next steps.

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

We have a clear idea of how we want to proceed and are confident of finding our first house thanks to Lukes help.

Review from Verified Client

North Yorkshire | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Mortgage/Remortgage.

How did Luke help you?

Luke provided fantastic support when we were considering a house purchase or remortgage. I bombarded him with questions and Luke answered them within minutes, even on evenings and weekends! He helped choose the best lender and sorted our life cover. Luke has gone

above and beyond To assist us and we wont hesitate in using him again in the future and recommending him to our friends and family.

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

Yes and more!.

What could they have done better?

Nothing, Luke was second to none!

Review from Verified Client

North Yorkshire | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Mortgage/Re-Mortgage.

How did Luke help you?

When I first spoke with Luke, I wasnt sure whether I wanted a mortgage or to remortgage and I bombarded him with questions. Luke was polite and courteous throughout and answered my emails within minutes of receiving them, even on evenings and weekends. Luke has constantly put my mind at ease and has gone above and beyond to help throughout our application and I wont hesitate in contacting him again and recommending him to my friends and family.

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

I certainly have.

Review from Verified Client

Lancashire | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

purchase of a new house and did not understand all the new rules and regulations.

How did Luke help you?

luke explained in detail the steps, making allowances for my lack of knowledge,he was available at any time day or night and put me at ease at every turn.i could not speak highly enough about luke.

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

yes i will be moving into my new property within the next month.

What could they have done better?

nothing, luke has done more than i ever expected and would more than gladly recommend him to anybody

Review from Verified Client

Wrexham | November 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Poor service from another FA.

How did Luke help you?

Quick, efficient and could work with my schedule. I was the other side of the world for most of the process!.

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

Yes.

What could they have done better?

Nothing springs to mind

Review from Verified Client

Wiltshire | October 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

House move. We were not the easiest customer at all - with previous credit problems and purchasing a new build. Luke worked closely with us for nearly a year in preparation for our mortgage application and was always on hand at any time of day and over weekends to answer questions and offer advice.

How did Luke help you?

Luke was extremely helpful and patient with us.

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

We have secured a mortgage offer at a very competitive rate and will be moving home in the coming weeks.

Review from Verified Client

West Yorkshire | October 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

First time buyers with some adverse credit.

How did Luke help you?

He found the correct mortgage for our circumstances ensuring we got an offer despite us having some past adverse credit, Luke was always very reassuring and positive but honest with us also. Luke always got back to me very quickly despite my numerous silly questions, even out of office hours.

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

Yes we have a mortgage offer thanks to Luke.

What could they have done better?

Nothing

Review from Verified Client

Nottinghamshire | October 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I'm currently working overseas and wanted A UK mortgage.

How did Luke help you?

Luke understood my requirements immediately. He was courteous and professional at all times. He was very prompt replying to emails, even at weekends.

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

Applying for a UK mortgage whilst working overseas you often pay larger deposits and except high interest rates. This was not the case with Luke's help, he found me A low deposit, low interest rate mortgage with a well established high street lender.

Review from Verified Client

London | September 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

to find the best deals for me.

How did Luke help you?

he was very helpful, always on emails for any stupid questions i may have and gave the most simple answer and very easy to understand. will no doubt use him again in future!.

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

Yes glad i used him.

Review from Verified Client

Lancashire | August 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My husband & I don't have best of credit ratings & are still in a debt management payment plan & we had seen a property we wished to buy so need advise to see if we would be

offered a mortgage under the circumstances.

How did Luke help you?

Luke was amazing he understood how much the new house meant to us & explained everything to us in plain terms that we could understand. The most important thing Luke did was try his best & didn't give up when we had a few hurdles put in our way through the process.

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

We have had our mortgage offer through & we are hopefully exchanging contracts on the 25th August !! We couldn't have done it without Luke. All being well we will be moving into our dream home very soon!!.

Review from Verified Client

Derbyshire | August 2017

★★★★★ 4.7 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★

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

To reduce my current mortgage.

How did Luke help you?

He help find me a new mortgage, in the process saving me money.

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

Not yet as I am waiting for the solicitors to finalise the paperwork, however the support Luke has provided has been excellent.

What could they have done better?

Luke provided me support from start to finish, asking any questions I had every step of the way.

Review from Verified Client

West Midlands | August 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Slightly adverse credit rating meant that high street lenders required a higher than affordable deposit. I sought a financial advisor in order to see what options were available to me.

How did Luke help you?

Luke gave me clear and factual advice, providing me with a number of options to assist me with lending. He did all of the work quickly and provided me with regular updates.

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

Yes. I have been able to have a mortgage offer and am currently in the final stages of purchasing my home.

What could they have done better?

Nothing. Luke was helpful, informative and professional. He completed works in a timely fashion and was extremely approachable.

Review from Verified Client

Derbyshire | June 2017

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To release funds for my daughters and reduce my payments.

How did Luke help you?

In every way possible is advise was immense first class, tuck us under his wing,.

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

Yes and more, absolutely over the moon.

What could they have done better?

Nothing I really mean that,

Review from Verified Client

Nottinghamshire | June 2017

★★★★★ 5 out of 5

Value: ★★★★★

Service: ★★★★★

Advice: ★★★★★

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

Remortgage.

How did Luke help you?

Searched and found suitable financial loan.

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

Yes.

What could they have done better?

Nothing could have been better. Excellent communication, very polite and helpful.
