

# JAMES DAWES

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Background report to support  
inclusion in the **2021 Guide To The  
UK's Top Rated Financial Advisers**



## James Dawes

JWD Mortgages



Top Rated 2021

**5.0 / 5** ★★★★★ 63 reviews

### VouchedFor checks:



Recent Client Reviews



Whole of Market Mortgage  
Adviser



Transparent Fees



Positive First Impressions

### Services offered



Mortgages



Insurance & Protection

### Qualifications listed

James has not added their qualifications to VouchedFor yet. Please ask James for more details.

## Client Reviews

**James Dawes**

JWD Mortgages



5.0 out of 5

Review from Verified Client

Essex | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Moving house

**How did James help you?**

James advised us on what mortgage would be best for our circumstances.

**Have you seen the outcome you were hoping for?**

James helped us to secure a great mortgage for the property we wanted to buy.

**What could they have done better?**

Nothing they were fantastic the whole time even when things went wrong with our chain.  
They were always there to support us.

Review from Verified Client

Cambridgeshire | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking to move house.

**How did James help you?**

After many hiccups in life including Covid delaying our plans. We were eventually able to allow James to find us a great mortgage rate.

**Have you seen the outcome you were hoping for?**

Yes. Very good product and lots of care went into making sure it was right for us.

**What could they have done better?**

Nothing. They were excellent all round. Superb service.

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Review from Verified Client

Cornwall | September 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to release equity.

**How did James help you?**

Set the process in motion most effectively.

**Have you seen the outcome you were hoping for?**

Yes.

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Review from Verified Client

West Midlands | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Requiring a second residential mortgage

**How did James help you?**

Gave us our options. Listened to our concerns and ideals. Found products that fitted with our requirements.

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing

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Review from Verified Client

London | August 2021

★★★★★ 5 out of 5

Service: ★★★★★

Value: ★★★★★

Advice: ★★★★★

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

We are first home buyers and needed a mortgage that would be fitting of our financial position.

**How did James help you?**

James was always on hand to talk us through everything we needed to know. He was incredibly responsive and worked through all the questions we had to give us the best solution for us and reassured us with any concerns. Natalie was also of immense help. They both were able to put through two different mortgages (our previous seller pulled out so we needed another) and our most recent mortgage was approved 2 days after the survey was done. In total, it was under two weeks.

**Have you seen the outcome you were hoping for?**

Yes - we have a lower rate mortgage with a reputable lender.

**What could they have done better?**

Not at all.

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Review from Verified Client

Nottinghamshire | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

1st time buyer

**How did James help you?**

James did all of the leg work. He secured me a great mortgage and helped me every step of the way

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing

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Review from Verified Client

Gloucestershire | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Im a first time buyer so didnt know the process or anything about mortgages realluZ

**How did James help you?**

He searched the market for the LVR mortgage that I wanted and helped me troubleshoot when I ran into difficulties securing the product I wanted

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

No

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Review from Verified Client

Cornwall | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I NEEDED TO FIND A MORTGAGE

**How did James help you?**

HIS HELP HAS BEEN PRICELESS

**Have you seen the outcome you were hoping for?**

YES

**What could they have done better?**

NOTHING

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Review from Verified Client

Antrim | August 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed a remortgage on our home and move towards a Offset mortgage

**How did James help you?**

Clarified benefits, full support in the application process

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing - timely, excellent advice

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First impression from a user who is not yet a client

July 2021

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with James**

James and Natalie were really great explaining the process, especially all the documents that was needed. Both really knowledgeable and keep you in the loop.

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Review from Verified Client

Bristol | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We we're looking for a mortgage for a second home.

**How did James help you?**

There were many spanners in the works with this purchase and James provided clarity and made everything that felt difficult really simple.

**Have you seen the outcome you were hoping for?**

Yes!

**What could they have done better?**

Can't think of anything

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Review from Verified Client

Derbyshire | July 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for advice on mortgages with only 5% deposit.

**How did James help you?**

James helped secure us one the first 5% deposit mortgages post lockdown in 2021. He was very helpful in letting us know our options and guided us through the process of application.

**Have you seen the outcome you were hoping for?**

Yes we have just completed on our property. 3 months between acceptance of our offer and our completion date.

**What could they have done better?**

N/A



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Review from Verified Client

Surrey | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to move house and increase our borrowing amount

**How did James help you?**

James helped us source a new mortgage provider

**Have you seen the outcome you were hoping for?**

Definitely

**What could they have done better?**

Nothing, both James and Natalie were fantastic throughout the entire process and provided us with a product that suits our needs and has allowed us to move to our desired new property.

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Review from Verified Client

Somerset | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed a mortgage on a BTL property.

**How did James help you?**

With speed and ease James and Natalie and the team seamlessly got me an offer and held my hand until completion.

**Have you seen the outcome you were hoping for?**

100%.

**What could they have done better?**

Nothing. Perfection!

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Review from Verified Client

Cornwall | June 2021

★★★★★ 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 James help you?**

James and his team provided a brilliant brokerage service for us. They were incredibly knowledgeable, proactive and helped us through the whole process.

**Have you seen the outcome you were hoping for?**

Yes, 100%

**What could they have done better?**

Honestly, nothing

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Review from Verified Client

Bristol | May 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Buying a home

**How did James help you?**

James arranged quotes and found the right mortgage to suit our needs

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing, James was really quick and would highly recommend to anyone.

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Review from Verified Client

Worcestershire | May 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We wanted to buy the house we'd been renting for the last 11 years!

**How did James help you?**

James is very approachable and immediately put us at ease so that we could explain our situation in detail. Our mortgage needs were not as straightforward as most but James wasn't fazed at all and dealt with it in a very logical and determined way.

**Have you seen the outcome you were hoping for?**

Yes definitely we got a very good mortgage deal and are now proud homeowners!

**What could they have done better?**

Nothing at all, just would have preferred meeting in person rather than on Zoom!

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Review from Verified Client

Cardiff | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

House Purchase

**How did James help you?**

JWD mortgages were quick to respond to my initial inquiry and set about getting the best mortgage deal for me and my partner right away. Due to delays in the chain this was required not only once but twice! JWD were prompt in providing updates to the progress of our application which was really helpful and took a lot of stress out of one element of moving.

**Have you seen the outcome you were hoping for?**

Yes - we have received a mortgage at an excellent rate with a reputable provider

**What could they have done better?**

Nothing - JWD were always clear, concise and prompt

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Review from Verified Client

London | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Our main concern was securing a mortgage on our new property. James and Natalie also offered insurance advice

**How did James help you?**

James and Natalie were simply brilliant. They listened, understood our needs, gave excellent and practical advice, kept us informed throughout and were constantly on the ball. They helped us very effectively despite a convoluted process and several unexpected issues. Their patience, willingness to roll-up sleeves, ability to turn around things quickly, and good contacts with major lenders were essential to us securing the deal we wanted

**Have you seen the outcome you were hoping for?**

Yes, and it would have been much much harder to do so without James and Natalie's help

**What could they have done better?**

Nothing I can think of

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Review from Verified Client

Devon | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were purchasing a house and needed help finding a good mortgage.

**How did James help you?**

James was fantastic at finding a mortgage despite difficult circumstances. No issue was too much of a problem.

**Have you seen the outcome you were hoping for?**

Yes we bought our dream house!

**What could they have done better?**

Nothing as it was all handled well with no issues.

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Review from Verified Client

London | April 2021

★★★★★ 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 James help you?**

I don't know where to begin. James was beyond exceptional from start to end. I truly don't believe there is not a better advisor on this planet. Prior to James being my broker, I worked with two other brokers, one from L&C and first mortgage and was not happy with both their services. Very poor communication, inaccuracies, poor rates and the list goes on. However James was like a breath of fresh air! From start to finish James talked me through it all. He answered all my questions, no matter how silly and constantly kept me updated. My partner had terrible credit due to an unknown CCJ sitting on his file for 5 odd years. He also had a few defaults on his file. Every broker I spoke to stated no high street lender would consider us and stated high interest rates. Nevertheless, James managed to get us a really good Mortgage offer with a high street lender and a low interest rate. He handled it all and put me and my partner at ease. I couldn't thank him enough. Being a first time buyer this process has been a lot to undertake but James made it so much easier!. Thank you again James

**Have you seen the outcome you were hoping for?**

Yes. got an amazing offer

**What could they have done better?**

Nothing, James and his team were amazing

Review from Verified Client

Somerset | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Find out a suitable mortgage to buy a house.

**How did James help you?**

Give clear and honest advice, help me to find a best mortgage offer.

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

None

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Review from Verified Client

Cornwall | March 2021

★★★★★ 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 as a self employed person buying an additional home.

**How did James help you?**

James and his team were brilliant. My circumstances weren't straight forward due to being recently self employed, but James managed to find me a great mortgage despite the changing financial landscape during the Covid pandemic.

**Have you seen the outcome you were hoping for?**

Yes, I got a great mortgage.

**What could they have done better?**

Nothing, the service was perfect.

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Review from Verified Client

Somerset | March 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed a new mortgage for additional borrowing

**How did James help you?**

He managed the process searched the market and found a great deal for me.

**Have you seen the outcome you were hoping for?**

yes

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Review from Verified Client

Cornwall | March 2021

★★★★★ 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 James help you?**

James and Natalie were extremely helpful throughout the process, always on the end of the phone and in regular contact. James presented me with a variety of options as my needs changed and was always very clear explaining the options. Would highly recommend, both Natalie and James took the stress out of what I'm sure could have been an arduous process!

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

North Yorkshire | February 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed a mortgage as a first-time buyer

**How did James help you?**

I found James on a generic search site and read the positive reviews. He was really easy to discuss options with in a friendly and unhurried manner. Very knowledgeable and helpful, even for complete mortgage-newbies like me. As a busy, full-time NHS shift worker I really appreciated the option to use WhatsApp messenger to discuss various details when convenient at work, often during unsocial hours. James did all the legwork and we secured our mortgage and other details such as life insurance without a problem. A brilliant, smooth, great value service which I can't recommend highly enough.

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

I literally can't fault the service I received. I will 100% use James again.

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Review from Verified Client

Bristol | February 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to arrange remortgages on two properties, one my residential home, and the other for a buy-to-let rental.

**How did James help you?**

James used his knowledge and skills to get me mortgages with two of the UK's top lenders at favourable rates in difficult times (covid lockdown 2020/21). JWD Mortgages took the sting out of what was for me initially a pretty overwhelming process.

**Have you seen the outcome you were hoping for?**

Yes, very much so. James is a truly amazing advisor. I had been to my own bank, Halifax, who were always a clunky in their communications and could never quite get the numbers to work in the way I required. So thinking my remortgaging plans were a non-starter, I contacted James (JWD Mortgages) via Unbiased.com, along with two other advisors. James stood out as being knowledgeable, professional and totally switched into my circumstances.



My circumstances were slightly complex in that I had two properties to remortgage, and needed to switch which one was my residential home and which one was to be a rental buy-to-let. In addition, I needed to put my wife onto the deeds of both properties.

**What could they have done better?**

I can't think of any way James and Natalie could have given a better service. Everything worked out way better than I could ever have imagined.

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Review from Verified Client

Cornwall | January 2021

★★★★★ 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 James help you?**

James helped compare a variety of mortgages for me, and helpfully explained the whole process to me. He was very easy to get hold of via phone and email at times that suited me around work, and was always prompt in his responses to any queries I had.

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

Somerset | January 2021

★★★★☆ 4 out of 5

Advice: ★★★★☆

Service: ★★★★★

Value: ★★★★☆

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

We needed a mortgage and the high street lenders weren't interested in lending to a euro salary.

**How did James help you?**

He found us a bank that would give us a mortgage.

**Have you seen the outcome you were hoping for?**

Yes.

**What could they have done better?**

Can't think of anything really. Possibly less chat, because I'd rather get down to business, but I appreciate he needs to find out about our situation.

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Review from Verified Client

Manchester | January 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Finding a mortgage

**How did James help you?**

Provided numerous solutions to how to find a mortgage. As my wife is a non UK citizen this was a challenging process but James was very well informed. After our situation changed James quickly provided us with new options for finding a mortgage and ensured a rapid and successful application.

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing, very good service from start to finish.

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Review from Verified Client

Devon | December 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Specialist advice

**How did James help you?**

Identifying the correct product to meet what represents value to us/ our specific situation

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

Bristol | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Purchase of a house

**How did James help you?**

He found and obtained the mortgage I needed to purchase the house (a task that another mortgage broker failed to achieve), and he advised and helped to contract a life insurance and a Buildings and Contents insurance.

**Have you seen the outcome you were hoping for?**

Yes.

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Review from Verified Client

Cornwall | November 2020

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Remortgage of residential and commercial property

**How did James help you?**

He sourced an appropriate mortgage

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

Bristol | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed a remortgage, plus two BTL mortgages. Previously I have used big name brokers, but the service level had become so variable, it was time for a fresh start.

**How did James help you?**

James found a remortgage that gave us exactly what we needed, something that the aforementioned big company broker was failing to do. Same on the BTLs, James took the time to find a perfect match.

**Have you seen the outcome you were hoping for?**

Great outcome - 3 approved mortgages!

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Review from Verified Client

Somerset | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Moving house

**How did James help you?**

James helped find us the best mortgage for our circumstances, evaluating the options and recommending a solution we likely wouldn't have considered otherwise

**Have you seen the outcome you were hoping for?**

Yes! Got a really good solution with a great interest rate

**What could they have done better?**

Nothing - this was our first time getting a mortgage together and James helped guide us through the process and kept us informed throughout

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Review from Verified Client

Somerset | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Moving house

**How did James help you?**

James talked us through our different options and made sure we were getting the best possible deals.

**Have you seen the outcome you were hoping for?**

Yes!

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First impression from a user who is not yet a client

November 2020

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with James**

James was incredibly helpful all the way through. He was honest and worked very hard to help us to get a DIP.

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First impression from a user who is not yet a client

November 2020

☆☆☆☆☆ out of 5

**Please provide a brief comment about your experience with James**

James has been incredibly helpful guiding us through the minefield of getting a mortgage. He is honest and easy to speak to.

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Review from Verified Client

Devon | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for our first mortgage

**How did James help you?**

James worked hard to secure us a mortgage, even though our credit score was a little challenging

**Have you seen the outcome you were hoping for?**

Yes, better than we imagined

**What could they have done better?**

I can't fault anything, James worked hard and kept up regular communications, and explained every step in a way we could understand.

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Review from Verified Client

Cornwall | November 2020

★★★★★ 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 required mortgage advise.

**How did James help you?**

James assisted us with the purchase of a house which was trickier than it would normally have been as it involved leveraging some equity from an existing property. James helped us achieve the purchase by finding us a suitable mortgage product and by helping my access some equity from my house. It was a pleasure to work with James and he was extremely helpful, making the process a lot easier that it would otherwise have been.

**Have you seen the outcome you were hoping for?**

Yes, we have the products in place and the necessary funds for our purchase.

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Review from Verified Client

Wiltshire | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Relocating back to UK from NL, looking for mortgage advice - for the UK.

**How did James help you?**

Has provided detailed, tailored feedback and guidance for my enquiry, every step so far.

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

London | October 2020

★★★★★ 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 James help you?**

Advice me on the best possible lender that suits my needs

**Have you seen the outcome you were hoping for?**

I have thanks to james

**What could they have done better?**

Honestly I can't think of anything that he could have done better

Review from Verified Client

Cambridgeshire | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had never bought a house before and had no idea how to go ahead with everything!

**How did James help you?**

Whenever we needed him he was there to help us! Hes helped us secure a mortgage for our first home and the whole process was stress free!

**Have you seen the outcome you were hoping for?**

Yes definitely!

**What could they have done better?**

Absolutely nothing!

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Review from Verified Client

Bristol | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Buying a second home

**How did James help you?**

Helped find mortgages and insurance

**Have you seen the outcome you were hoping for?**

Not at the moment, but looks promising

**What could they have done better?**

Nothing more required

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Review from Verified Client

Tyne and Wear | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

1st time buyers in need of mortgage advice

**How did James help you?**

We first got in contact with James on a Sunday afternoon, he called us within 1 hour and answered all of our question. Within 1 week we had our mortgage sorted and were in a position to have our offer accepted on the house. James could not have been any more helpful, no matter what day or time you call he is always at the end of the phone. Obviously with the dreaded COVID Mortgages are not as easy to get, yet he looked about and managed to get us a 10% deposit mortgage anyways. We could not be more grateful!! You really do feel like the only person James is working for as everything gets sorted the same day, no delay, no hassle, nothing is a problem or too much to ask. Could not recommend him more, I will be keeping him as a contact for any future moves/mortgage advice.

**Have you seen the outcome you were hoping for?**

Yes, we have our mortgage and the house we have always wanted thanks to James ?

**What could they have done better?**

Nothing 10/10

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Review from Verified Client

Somerset | August 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To get a mortgage

**How did James help you?**

James helped me find the most suitable mortgage for my circumstances and complete the application process. He gave me valuable guidance throughout the process and he was always available whenever I had questions or just needed a little reassurance. Would not

have been able to do it without him!

**Have you seen the outcome you were hoping for?**

Yes, mortgage offer has been received

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Review from Verified Client

North Yorkshire | August 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We are first time buyers needing a mortgage.

**How did James help you?**

James has been friendly, approachable, open and transparent from the outset. We had no idea where to even start and his patience and professionalism was exactly what we needed. As I do various long hours shiftwork in the NHS, I was able to contact him via WhatsApp whenever I had a question and he always responded in a timely manner. The process has been incredibly smooth and we were so grateful for his expertise.

**Have you seen the outcome you were hoping for?**

Yes.

**What could they have done better?**

I have nothing to add! Excellent service.

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Review from Verified Client

Somerset | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Moving house, to find a mortgage

**How did James help you?**

Find a suitable product with competitive rate.

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

Somerset | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were purchasing a new house

**How did James help you?**

James provided overviews of available mortgages and insurance packages to suit our needs. James was a great pillar of support during such unpredictable times in the housing market, he was quick to get in applications and communication was very good. We also had a setback with another house and James helped us navigate a number of challenges with the mortgage company.

**Have you seen the outcome you were hoping for?**

Yes, we were successfully able to get the mortgage that is right for us. We are also very happy with the insurance packages that James advised us on. He provided personalised options to meet our individual circumstances.

**What could they have done better?**

James couldn't have done much more to help us. He constantly went above and beyond to get us where we needed to be. He was also good at breaking down complex housing jargon and his communication was punctual and flexible to suit our working hours. We would recommend James to others looking for a financial adviser!

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Review from Verified Client

Bristol | July 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking for a mortgage to buy our first home.

**How did James help you?**

James spent a long time finding the right deal for us. As first time buyers, buying during the middle of the Covid-19 pandemic, this was not an easy task. James was excellent and very patient with our many questions.

**Have you seen the outcome you were hoping for?**

Yes, we have secured our mortgage and are about to move into our home.

**What could they have done better?**

Nothing. James was absolutely excellent in every way. He was so approachable and made me feel like I could ask him any questions needed.

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Review from Verified Client

London | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were looking for Competitive mortgage rates.

**How did James help you?**

He Provided excellent mortgage service without any hassle. He is a brilliant professional who understands client needs and knows what he is doing. Really happy with everything he has done for us in these challenging times of coronavirus pandemic .

**Have you seen the outcome you were hoping for?**

Yes.

**What could they have done better?**

Nothing much.

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Review from Verified Client

Somerset | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Separation from partner

**How did James help you?**

Gave me information on options available.

**Have you seen the outcome you were hoping for?**

I have made what I feel is the right decision based on advice given.

**What could they have done better?**

Nothing - I was very pleased with his efficiency, politeness and the information provided.

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Review from Verified Client

Northumberland | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Looking to buy a property in the near future

**How did James help you?**

We rang James on a Sunday morning expecting to leave a voicemail asking him to call us back but he answered and went through everything straight away. He arranged to call us back on the Tuesday evening at a time that was convenient to us after he had done some research for the best solution for our situation. After we spoke to him we decided to wait a few months and James was happy with this and put no pressure on us whatsoever but just arranged to call us closer to the time. We were extremely happy with his services and recommended him to my daughter who he has also helped. Would highly recommend his services as he does whatever is best for the client rather than himself

**Have you seen the outcome you were hoping for?**

Not yet but will be going back to him in the next few months

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First impression from a user who is not yet a client

May 2020

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with James**

We rang James on a Sunday morning expecting to leave a voicemail asking him to call us back but he answered and went through everything straight away. He arranged to call us back on the Tuesday evening at a time that was convenient to us after he had done some research for the best solution for our situation. After we spoke to him we decided to wait a few months and James was happy with this and put no pressure on us whatsoever but just arranged to call us closer to the time. We were extremely happy with his services and recommended him to my daughter who he has also helped. Would highly recommend his services as he does whatever is best for the client rather than himself

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Review from Verified Client

Gloucestershire | May 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★☆

Service: ★★★★★

Value: ★★★★★

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

Looking to move to a bigger house

**How did James help you?**

Helped establish our budget in terms what value mortgage we could obtain and afford

**Have you seen the outcome you were hoping for?**

Yes, he was very prompt with coming back with his mortgage search results, and found a mortgage with a rate much cheaper than the one on our current property

**What could they have done better?**

None, we are very happy with his service.

Review from Verified Client

Northumberland | May 2020

★★★★★ 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 James help you?**

He explained our options, giving us an idea of how much we could borrow. Exactly what we were looking for.

**Have you seen the outcome you were hoping for?**

Yes. We now have a solid idea of what our options will be once lock down is over.

**What could they have done better?**

At this stage he's done everything we asked for. At no stage did we feel pressured. So we don't really have anything issues.

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Review from Verified Client

Wiltshire | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I needed to remortgage

**How did James help you?**

He remortgage my buy to let

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

James was excellent he did everything I asked

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First impression from a user who is not yet a client

March 2020

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with James**

Really likeable guy knows his field and got me a good mortgage very happy with the service

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Review from Verified Client

Kent | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Remortgage

**How did James help you?**

Helped secure the best possible rate

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

West Midlands | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had been let down and misinformed by a bank and needed more advice to secure the mortgage we needed

**How did James help you?**

James found us the mortgage we needed pretty quickly with reasonable rates, and took on board the circumstances around the need for this mortgage



**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

Perthshire | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We were moving house and felt we would benefit from taking professional advice and guidance in a minefield.

**How did James help you?**

Got us a great deal with a lender we would probably not have considered and as a result we got what we needed first time and did not need to do all the painful legwork - James did it all for and we are very pleased with it all.

**Have you seen the outcome you were hoping for?**

Yes, most definitely.

**What could they have done better?**

Not much I don't think - he asked the questions he needed to, showed proper due diligence and was professional throughout - he took most of the pain away from us.

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Review from Verified Client

Somerset | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My partner and I are first time buyers and James is currently helping us find the best mortgage.

**How did James help you?**

James is assisting us especially in relation to my partner having a limited company. He has

been great at explaining the options we have and at requesting the information he needs to get us the best possible deal.

**Have you seen the outcome you were hoping for?**

Yes, we still have a way to go but the service so far has been brilliant and were looking forward to working with James further.

**What could they have done better?**

Nothing.

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Review from Verified Client

Bedfordshire | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

My mortgage

**How did James help you?**

Really quick find a mortgage ( DIP 2 hours), very helpful and quick communication.

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

He doing all what I need, and more for me.

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Review from Verified Client

Bedfordshire | March 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

House purchase.

**How did James help you?**

Quick and effective at answering even the most stupid questions.

**Have you seen the outcome you were hoping for?**

Yes, mortgage was sorted quickly.

**What could they have done better?**

Nothing, everything was superb.

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Read more reviews at

<https://www.vouchedfor.co.uk/mortgage-advisor/bath/034268-james-dawes/reviews>