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## April Mortgages takes big step towards delivering peace of mind with James Pagan appointment

Innovative longer-term lender April Mortgages has appointed James Pagan as Director of Product & Portfolio Management as it continues its mission of delivering greater peace of mind to the UK mortgage market.

The UK mortgage market has been crying out for the security and peace of mind being offered by April Mortgages. Fixed rates are available across 5-15 year terms, and up to a maximum of 95% LTV.

The borrower's interest rate will drop accordingly when the borrower drops into a lower LTV band, whether through repaying the mortgage or house price growth. This provides them with both certainty and ongoing peace of mind.

James has played a central role in the successful launch of April Mortgages, and as Director of Product & Portfolio Management will be integral in delivering the creative products that will bring about a sea change in the stress levels of borrowers and mortgage advisers.

James has significant experience of successfully building and managing mortgage propositions and so, is perfectly qualified to oversee the development of 5-15 year fixed rate mortgages which will appeal to advisers and their clients.

### **James Pagan, Director of Product & Portfolio Management at April Mortgages, commented:**

"I'm thrilled to be heading up product development at April Mortgages and continuing to build awareness of the benefits that certainty and flexibility can deliver to mortgage advisers and borrowers. My experience so far in the mortgage market has given me a great insight into why we so badly need these products, and how they can provide genuine security and comfort to everyone involved. For too long it has been difficult for borrowers to benefit from longer term fixed rates in the UK, but we are determined to change that."

### **Mark Eaton, Chief Commercial Officer at April Mortgages, added:**

"April Mortgages is committed to its mission of offering an alternative to the frenetic, stressful experience of short-term fixed rates, for both borrowers and mortgage advisers. James has been an integral part of April Mortgages' journey thus far, and his experience means we will continue to be at the forefront of genuine product innovation as we deliver longer-term fixed rates that will shake up the mortgage market."

For press office enquiries, please contact:

[PressOffice@AprilMortgages.co.uk](mailto:PressOffice@AprilMortgages.co.uk)

0333 456 9623

