

# Advanced mortgage advice

## Purpose

At the end of this unit, candidates should understand the:

- key elements of the mortgage process;
- specialist types of mortgage lending;
- appropriate mortgage advice to clients with complex needs and circumstances.

| Summary of learning outcomes  | Number of questions in the examination* |
|---|---|
| 1. Explain the key elements of the mortgage process   | 25                                      |
| 2. Explain specialised types of mortgage lending  | 15                                      |
| 3. Explain the main challenges in the mortgage industry   | 4                                       |
| 4. Explain the key elements of appropriate mortgage advice, including ethical approaches and positive customer outcomes | 11                                      |
| 5. Recommend appropriate mortgage solutions to clients with complex needs and circumstances.                            | 20 case study related questions         |

\* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

## Important notes

- Method of assessment: 55 multiple choice questions (MCQs) and 4 case studies, each comprising 5 MCQs. 2 hours are allowed for this examination.
- This syllabus will be examined from 1 September 2026 to 31 August 2027.
- Candidates will be examined on the basis of English law and practice in the tax year 2026/2027 unless otherwise stated.
- This PDF document has been designed to be accessible with screen reader technology. If for accessibility reasons you require this document in an alternative format, please contact us on [online.exams@cii.co.uk](mailto:online.exams@cii.co.uk) to discuss your needs.

## 1. Explain the key elements of the mortgage process

- 1.1 Explain the house buying process and the roles of key parties involved.
- 1.2 Explain the different factors that enable the lender to assess the suitability of the property as security for a loan.
- 1.3 Explain the factors the lender will use to assess the suitability of the borrower.
- 1.4 Explain how to resolve issues arising post completion.

## 2. Explain specialised types of mortgage lending

- 2.1 Explain the features and risks of – Remortgaging; Further advances; Second charge loans; Buy to let mortgages; Bridging finance; Equity release.

## 3. Explain the main challenges in the mortgage industry

- 3.1 Explain the features and impact of the following on the mortgage industry – Sources of mortgage funding; Mortgage customer segmentation; National and household debt; Inflation and Government intervention; Mortgage and secured loan distribution.

## 4. Explain the key elements of appropriate mortgage advice, including ethical approaches and positive customer outcomes

- 4.1 Explain the following features of mortgage advice – Regulatory requirements; Positive customer outcomes; Consumer protection; The role of the mortgage adviser; Affordability; Taxation issues.

## 5. Recommend appropriate mortgage solutions to clients with complex needs and circumstances.

- 5.1 Analyse consumers' complex needs and circumstances.
- 5.2 Recommend appropriate mortgage solutions.

## Additional resources

The following resources may assist you with your studies.

**Note: The examination will test the syllabus alone.**

Supporting information for the syllabus can be found on the unit page via the CII website. The resources found here: [www.cii.co.uk/learning](http://www.cii.co.uk/learning) will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

Additional reading material can also be found referenced in an appendix within the study text.

## Learning support

Advanced mortgage advice. London: CII. Study text R07.

Mortgage advice. London: CII. Study text CF6.

## Supporting exam documents

Tax tables which are provided in your exam can be found here: [www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/supporting-exam-documents/](http://www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/supporting-exam-documents/)

## Assessment information

Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:

1. Visit [www.cii.co.uk/qualifications](http://www.cii.co.uk/qualifications)
2. Select the appropriate qualification
3. Select your unit from the list provided
4. Select qualification update on the right hand side of the page

## Examination guide

The examination guide is available on the unit page via the CII website.

If you have a current study text enrolment, the current examination guide is included and is accessible via **RevisionMate** ([www.cii.co.uk/login](http://www.cii.co.uk/login)). Details of how to access RevisionMate are on the first page of your study text.

It is recommended that you study from the most recent versions of the examination guide.

## Exam preparation

Exam preparation guidance and supporting exam documentation are available via the CII website: <https://www.cii.co.uk/learning/qualifications/assessment-information>.