

Our mortgage lenders



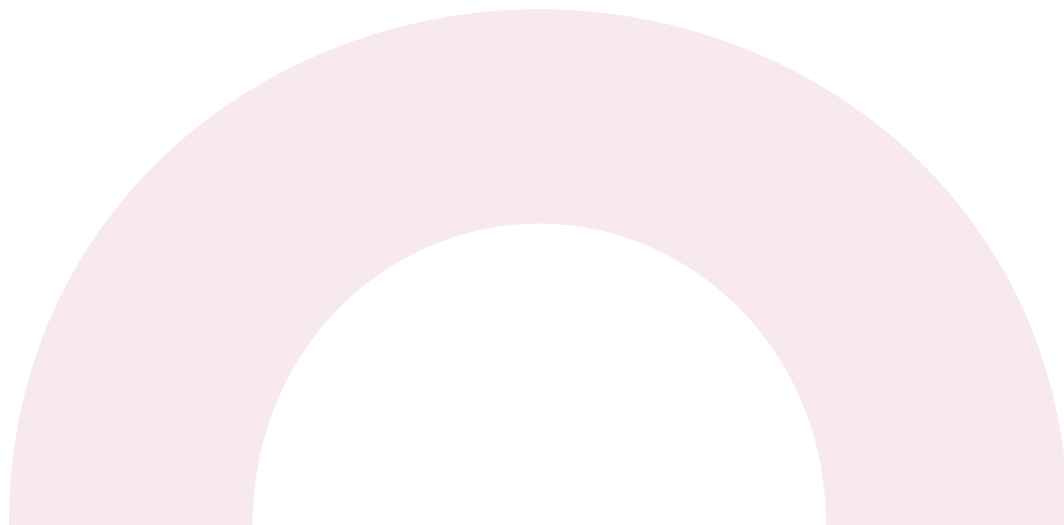


Our mortgage lenders

Our panel of lenders gives you access to the biggest names in the intermediary mortgage market.

With a comprehensive range of mortgage products to meet the needs of your clients – from high street lenders, regional building societies and intermediary only lenders – we've got it covered.

Whether it's residential, specialist or Buy to Let our robust mortgage lender panel offers a combination of choice and stability.





Accord Mortgages is a dedicated intermediary-only lender and part of Yorkshire Building Society Group. It exists to help brokers look after what matters most, their clients. In these challenging times, Accord is working hard to offer support where it's needed most. In addition to a competitive range of both residential and Buy to Let products, our common-sense approach to underwriting means we'll try and find a way to lend where it makes sense.

accordmortgages.com
0345 1200 866

Aldermore

Aldermore knows you have clients who need a specialist lender. Our team of experienced underwriters understand some applicants have unique circumstances and need a lender who'll look at more than just their credit score.

Aldermore provides a range of residential mortgages for first time buyers, remortgagers and those with less than perfect credit. Our range of Buy to Let mortgages support first-time landlords or those looking to expand their property portfolio, including HMOs and MUF.

intermediaries.aldermore.co.uk/home
0333 321 1000



At Bank of Ireland for Intermediaries, we're focused on helping you to help more clients. With an experienced team and great service to help make your life easier.

We offer a range of Residential and Buy to Let mortgages. Plus innovative solutions including Bespoke, our personalised and flexible service for good quality complex cases. And Buy to Let Top Slicing for landlords who need a more flexible approach to affordability. We're right here for you.

boi4i.com
0345 266 8928



Barclays is a top-five mortgage lender supporting the intermediary market. We offer competitive, flexible, innovative products to help meet a range of borrowing needs.

In addition to an established remortgage proposition, we offer extensive purchase options including Green Home mortgages for new build. Our Reward range make us a major player in the retention space, together with a comprehensive buy-to-let offering.

We continually strive to simplify and improve our policies and processes..

<https://intermediaries.uk.barclays/>
0345 073 3330



BM Solutions is dedicated to supporting intermediaries for traditional Buy to Let and small Portfolio Landlord business with an extensive range of Buy to Let purchase and remortgage products, Let to Buy, Product Transfers and Further Advances. We've been there for you through good times and bad, working hard to ensure that your clients get the best results for their individual circumstances.

bmsolutions.co.uk
0345 850 5000



Your clients come to you because you'll find a mortgage solution that fits their needs not a lender's. We understand this and don't adopt a one-size-fits-all approach. We provide products to suit a variety of backgrounds and our expert underwriters adopt a flexible, tailored approach, taking into account individual circumstances, not just a credit score. Over the years this flexible approach has allowed us to develop criteria to help a wide range of customers.

clydesdalebankintermediaries.co.uk
clydesdalebankintermediaries.co.uk/contact-us
intermediaries.virginmoney.com/find-your-bdm



The **co-operative bank**
for intermediaries

We're Platform, part of The Co-operative Bank, working hard to deliver a range of mainstream, Buy to Let, Help to Buy and professional products to the intermediary mortgage market.

Providing mortgages isn't unique. But if you look a bit closer, you'll see that we're actually a bit different. Our passion for broker feedback, values, ethics and community shapes everything we do.

www.platform.co.uk/mortgage-intermediaries
0345 070 1999

COVENTRY
for intermediaries

Intermediaries are at the forefront of our thinking. Our expert, knowledgeable people are here to give you the clarity, confidence and reassurance you need to deliver for your customers – and keep them coming back.

We also respect that your clients are your clients. At maturity, we'll direct them back to you. Additionally, you can submit like-for-like product transfers online, meaning less paperwork, no wet signatures and faster turnaround times. Our aim is for every part of your professional world to work all together, better.

coventryforintermediaries.co.uk
0800 121 7788

Fleet
Mortgages

Fleet Mortgages is a specialist buy-to-let, intermediary-only lender, and was acquired by Starling Bank in 2021. Whether your clients are looking for Individual, Limited Company Buy-to-Let mortgages or seeking finance for HMO/MUBs, Fleet is well-positioned to help your clients with the right solution for their needs. Their professional team has exceptional market knowledge and a wealth of experience within the buy-to-let sector.

Everything starts with a good conversation. Start the buy-to-let conversation with Fleet today.

www.fleetmortgages.co.uk
sales@fleetmortgages.co.uk
01252 916 800

Foundation
Home Loans

Foundation Home Loans is the specialist mortgage lender for your extraordinary residential cases, portfolio and limited company buy-to-let mortgages. Need a home for your specialist mortgage cases? Solution Found.

foundationforintermediaries.co.uk
0344 770 8032

GEN H

Gen H is a residential mortgage lender founded in 2019 with the goal of helping everyone become a homeowner.

Gen H takes a customer-first, tech-led approach to lending, prioritising fair prices, flexible criteria and exceptional customer service for a seamless and supportive borrowing experience.

0330 808 1791
Broker@generationhome.com
criteria.generationhome.com

HALIFAX

Halifax Intermediaries is committed to providing you with a wide range of products to suit your clients' needs and the latest technology, to ensure we're leading the way for intermediaries. Our innovative product range offers a variety of solutions for first-time buyers, homemovers and those looking to remortgage, including product transfers. Criteria which support your clients' circumstances including up to 5 times income, contractor and self-employed, and day one call, allow you to verify applications subject to valuation. We also have a dedicated Premier team on hand to provide mortgages of £500,000 to £5,000,000 offering a guaranteed specialism and support you can trust with expertise in dealing with complex and unusual cases.

halifax-intermediaries.co.uk
0345 030 6253

HODGE

At Hodge, we specialise in flexible mortgage solutions and managing income complexity to support your customers in the moments that matter, all supported by friendly, human service.

Our specialist expertise and deep understanding of complex income and holiday let markets mean we can help you open up more possibilities for your customers, both up to and into retirement. Whether your customers are self-employed or have multiple income streams, Hodge can help. We believe the best decisions are made with empathy and that's why every application is reviewed by a person and advisers are supported by a dedicated BDM.

hodgeforintermediaries.co.uk
0800 138 9109

Kent Reliance
for Intermediaries

As a leader in the specialist intermediary mortgage market, Kent Reliance for Intermediaries offers a range of buy to let and residential products that help brokers with cases that may not fit the criteria of mainstream lenders.

Providing unrivalled personal service using a national network of business development managers, we're perfectly placed to help brokers navigate challenging cases. Our large underwriting team assess each case individually, applying flexibility and common sense to ensure brokers can access best-suited products.

<https://www.kentrelianceforintermediaries.co.uk/>
01634 835791

nationwide

Nationwide has an enduring commitment to the broker mortgage market. Every broker has access to an expert Business Development Manager, helping them grow their business. We provide competitively priced mortgage products and excellent service. And continually invest in improved technology.

nationwide-intermediary.co.uk

NatWest
Intermediary Solutions

NatWest's dedicated intermediary mortgage business offers a range of residential and Buy to Let mortgages for mortgage brokers to recommend to their customers including their quick and easy product transfers. Service is its no.1 priority – that's why NWIS has a team over 50 BDMs covering the UK and a dedicated broker instant messaging service LiveTALK. Its service has been recognised by the industry, and was awarded a five-star rating for a fifth year in a row at the Financial Adviser Service Awards 2020.

intermediary.natwest.com/intermediary-solutions
For new business enquiries, contact your Business Development Manager's direct line.

The Nottingham
Building Society

Nottingham Building Society is going through an exciting period of change as we focus on what mutuality means in the modern world. Our research shows that a growing number of borrowers are defined as non-standard by the industry and our new strategic goal is centred around how we can better serve these under-served groups. So, we're evolving our mortgage proposition to ensure we can really have an impact on growing homeownership and supporting borrowers.

<https://www.thenottingham-intermediaries.com/>
0344 481 0029

paragon

We've been working with intermediaries to help UK landlords grow their businesses for over 25 years. Whether they're just starting out or seasoned professionals, we offer an extensive range of buy-to-let products and services. By working with us, it not only means your clients benefit from a great range of mortgages, but from our knowledge and expertise as well. Just think of us as your trusted ally in the world of buy-to-let.

<https://www.paragonbank.co.uk/intermediary/mortgages>
0345 849 4040



peppermoney

Pepper Money is a broad specialist lender. We exist to help people succeed. Championing individuality. Looking for opportunities to say yes, rather than reasons to say no. We're here to help you and your customers fulfil their ambitions. By offering simple, inclusive Residential and Affordable Homeownership mortgage products. By having a human approach to decision-making. By being easy to work with. And by providing specialist expertise that can always be relied on.

www.pepper.money/broker
03333 701 101

PRECISE.

Hello. We're Precise.

We believe lending doesn't need to be complicated, so our approach is simple. We provide the products your customers need, when you need them.

Whether buy to let or residential mortgages, or bridging, our criteria is clear cut and straightforward, so that you can find answers, quickly and easily. No faff.

<https://www.precisemortgages.co.uk/intermediaries>
0800 116 4385



At Saffron Building Society, we pride ourselves on being a specialist lender and champion of cases with more complex needs. We're solutions focused. It's not enough for us to create products for the intermediary market that only partially deliver on brokers' needs. We work closely with them, and we listen and this is what sets us at Saffron apart from other specialist lenders.

saffronforintermediaries.co.uk
01799 582 925



Santander for Intermediaries have been working with mortgage intermediaries for over 30 years and we're committed to helping your mortgage business succeed. We are dedicated to the intermediary market, we offer a wide range of simple products, and our website provides you with real time service updates, rate bulletins, lending criteria, online calculators, and packaging tools to help make it easier to submit business..

santanderforintermediaries.co.uk
See website to find your dedicated contact.



New purchase mortgages are only available to existing Scottish Widows Bank mortgage customers, along with Product Transfers. Remortgages are no longer available. Lifetime mortgages are available to new and existing customers.

scottishwidows.co.uk
0345 845 0110



For
Intermediaries

At Skipton Building Society, we take a common-sense approach to lending. Like using the latest technology to help straight forward cases fly through our system. Or giving you access to our underwriting team when you need to discuss something a little more complex. Or having dedicated local BDMs and TBDMs to bounce questions and ideas off.

Nothing complicated – what we do just makes sense. We do our job with a view to helping you enjoy doing yours.

www.skipton-intermediaries.co.uk
0345 601 6683
8:30am - 6:00pm Monday to Thursday,
8:30am - 5:30pm Friday



The Mortgage Works is a subsidiary of Nationwide Building Society and has an enduring commitment to supporting landlords and the broker mortgage market. Every broker has access to an expert Business Development Manager, helping them grow their business. We provide competitively priced mortgage products and excellent service. And continually invest in improved technology.

themortgageworks.co.uk



People in our industry talk about 'specialist lending'. And sure, technically that's what we do, but 'specialist' isn't how we see ourselves. Ditch the industry chat and our business is simple — it's just lending for real life. Ours is a world of individuals - everyone is unique. Supporting the self-employed, the entrepreneurs and the buy-to-letters - that's real life lending.

Key features:
Self-Employed
Complex Incomes
Adverse Credit
BTL

<https://www.themortgagelender.com/>
0344 257 0418



TSB Mortgage Intermediaries is focused on providing exceptional service for brokers and customers. Over the past few years, we've built stronger relationships by introducing regional case management teams across the UK, giving brokers access to processing and underwriting experts with local expertise. Our regional teams house specialists in new build and self-employed cases, helping brokers feel more confident when placing business with TSB and giving advice to their customers.

intermediary.tsb.co.uk
0345 307 33 55



Life is never a straight line. At Vida, we know that life can get a little crazy and doesn't always play out the way we'd planned. That is why we believe in second chances. Working exclusively with intermediary partners, we give direct access to our expert V-Hub team of Underwriters to solve complex customer problems and help everyone get life moving.

www.vidahomeloans.co.uk/intermediaries
v-hub@vidahomeloans.co.uk
03300 246 246



A good partner puts you at the heart of their decisions and recognises what's important — products, pricing and service. Here at Virgin Money, we offer a wide range of products and features, and we're committed to providing a fast and efficient service that's personal to you. Our field and telephone BDM's are ready to support you and your clients.

virginmoneyforintermediaries.co.uk
intermediaries.virginmoney.com/virgin/contact/support
intermediaries.virginmoney.com/fnd-your-bdm

Also available to you





Packagers



Aria Finance, formerly Enterprise Finance, is a leading UK specialist finance broker with over two decades of experience in complex lending. Aria provides fast, flexible access to the UK's specialist property finance market. Cases are acknowledged within 30 minutes, with an aim to deliver indicative terms in 4 hours.

We provide a one-stop-shop for property professionals and investors, covering a diverse product portfolio including bridging loans, second charge mortgages, buy-to-let, commercial mortgages, development finance and first charge mortgages.

<https://www.ariafinance.co.uk/>
020 3839 9998



As the UK's leading specialist lending distributor, Brightstar Financial helps brokers grow their business by providing the knowledge and resources needed to diversify into new lending areas.

With a market that's more complex than ever, it's hard to be both up to date and proficient on every type of lending – that's where Brightstar comes in. It works with more than 75% of the UK intermediary market and has originated more than £5billion of specialist lending debt.

www.brightstarfinancial.co.uk
01277 500 900

The Openwork Partnership is a trading style of Openwork Limited
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