



# MONTHLY BROKER

WITH THE STAFFORD FOR INTERMEDIARIES



## NEW LOWER STRESS RATE ON MORTGAGE CALCULATOR

Our updated mortgage calculator now features **reduced stress rates** that accurately reflect current market conditions, allowing you to offer more precise and competitive loan options.

The new stress rates aim to improve loan feasibility for a wider range of clients, particularly benefiting those with tighter financial scenarios.

Follow the link below to test out the new stress rates for yourself.

[MORE INFO >](#)



### OUR TEAM

## SAME FACE, NEW ROLE

### EMMA PARKER'S NEW POSITION AS NATIONAL ACCOUNT MANAGER

We're happy to celebrate Emma Parker's promotion to National Account Manager. Emma, who many of you know, will be looking to strengthen key relationships with brokers and mortgage clubs.

Emma will be working closely with the underwriters, our BDM Nisha Sahonta and marketing teams to still make sure you're getting the best possible service from The Stafford for Intermediaries.

You can find out more from The Intermediary's article below.

[THE INTERMEDIARY'S POST >](#)

### EVENTS

## WE'LL BE THERE, WILL YOU?

### ALL THE UPCOMING EVENTS THAT WE'LL BE ATTENDING.

June is going to be a busy month for us, and we're hoping to see you at some of the following events:

**5th June: Simplybiz Roadshow** - Coventry - Nisha will be attending to talk all things Mortgages.

**6th June: MAB** - Brook Business Partners annual conference - Emma and Nisha will be manning our stall at this event to see how we can help untangle your complex cases.

**20th June: L&G Roadshow** - Peterborough - Nisha will be here to discuss our criteria and be available for any of your questions.

**26th June: Paradigm** - Virtual - Emma will be sitting on the webinar along with a handful of other regional societies discussing USPs, criteria and proposition.



### CASE STUDY OF THE MONTH

## JBSP FOR RETURNING NATIONAL

### SECURING A HOME FOR A RETURNING BRITISH NATIONAL

We were approached with a quirky case where the client was self-employed and returning to the UK from America.

We granted the client a mortgage on our Joint Borrow Sole Proprietor product alongside their step-parent as a joint borrower with no ownership rights to the property. The step-parent's income was needed as the client was seeking alternative employment in the UK.

Using the sale of their property in America for the deposit, they were able to return to the UK with ease and were able to purchase the property without any delay.

Find out what else we can do for your client from our other case studies below:

[OUR OTHER CASE STUDIES >](#)



### CRITERIA

## MIXED USE

- 60% of the title must be for residential use and the rest can be for commercial usage, for example cattery, stables, offices.
- Multiple outbuildings with own access and separate utilities can be considered.
- Annexes or outbuildings can be for personal use or let on a HBTL or BTL basis.

[MORE INFO >](#)



### CRITERIA

## INCOME & SIPP INVESTMENTS

- We can look to use 5% of an undrawn SIPP pot or Investment income
- Investments need to be in a managed portfolio
- The pots cannot be exhausted by the end of the term

[MORE INFO >](#)



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## Intermediaries

Find The Right Mortgage For Your Client

[Submit an Application](#)

[How to Apply](#)

### Service Level Agreements

The service we provide is our commitment to you and your client(s). We're currently operating within the following SLAs for mortgage applications.

- Underwriter assessment within **7** working days following receipt of documents.
- Responding to Case update emails – **48** hours.
- Assessing valuations – **48** hours.
- New business enquiry emails – **24** hours.
- Assessing completions – **24** hours.
- Responding to solicitors' emails – **24** hours.

[Contact Our Intermediaries Team](#)

### QUICK LINKS

### OUR SYSTEMS

## NEW INTERMEDIARY WEBSITE

Along with our recent lick of paint, our Intermediaries' website has had a glow up! We've taken on-board the feedback from the other months' Broker survey and streamlined the website into the site that can help those that need it the most, you!

Not only have we modernised the look and feel, the site is optimised to make it easier to find all the bits you need; no longer will you be all 'tied up' wondering how to submit a case. You can find out for yourself all the extra features we've added by having a read of the article below, alternatively, check it out first hand here: [www.srbs.co.uk/intermediaries](http://www.srbs.co.uk/intermediaries)

[INTERMEDIARIES WEBSITE >](#)

## TANGLED UP WITH A COMPLICATED CASE?

Get in contact with our wonderful team and see how we can help untie those complex cases:

**General Contact: 01785 231 444** [Brokers@srbs.co.uk](mailto:Brokers@srbs.co.uk)

**Nisha Sahonta: 07956 866 563** [Nisha.Sahonta@srbs.co.uk](mailto:Nisha.Sahonta@srbs.co.uk)

**Emma Parker: 07506 906 525** [Emma.Parker@srbs.co.uk](mailto:Emma.Parker@srbs.co.uk)

[CONTACT US >](#)

