

MONTHLY BROKER

WITH THE STAFFORD FOR INTERMEDIARIES



WE'RE PLEASED TO ANNOUNCE THAT WE'RE WORKING WITH MORTGAGE BROKER TOOLS

Earlier this month we announced our new partnership with Mortgage Broker Tools (MBT) by joining its affordability-first research platform, which delivers accurate results across affordability, criteria, product rates and credit status. Results from all lenders are delivered in under a minute, with no approximations or estimates.

You can read more below on how this means we can showcase our unique lending criteria.

[FIND OUT MORE ON MBT HERE >](#)

OUR SERVICES

SOMETHING NEW... OUR INTERMEDIARIES HUB IS GETTING A NEW LOOK.

We'll be getting a new Hub space for you to submit your cases to us within the next month! After our Broker survey earlier this year, we found out that our existing services needed simplifying and streamlining to give you the best experience.

With this in mind, we have developed a new system that is more streamlined and easier to use. For those already registered with us, you'll be receiving communication on how to re-register in the next few weeks.

Keep an eye on our LinkedIn page as well for the official release!

[OUR LINKEDIN PAGE >](#)



EVENTS

WE'LL BE THERE, WILL YOU?

NO EVENTS SCHEDULED FOR AUGUST.

Nisha and Emma have been hard at work over July, talking at round tables and over different expo's.

August is usually a relatively quiet month for these types of events - perfect time to enjoy the sunshine! But it also means its a perfect time to talk to us directly about any of your complex cases!

General Contact:

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Nisha Sahonta:

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 Nisha.Sahonta@srbs.co.uk



CASE STUDY OF THE MONTH

REVERSE JBSP

In this case we helped an older borrower stay in their home with the help of her two sons :

- Remortgage of a property worth £525k.
- Property is in the mothers sole name and about to revert on to the lenders' SVR.
- Affordability was not being met by the sole applicant's income alone.
- Sons wanted to help out.

The applicant was able to move their mortgage to us and to a lower rate by using our JBSP product.

Both sons came on the mortgage to help with affordability, we can have up to 4 applicants and 4 incomes on all of our mortgages, so we were able to do this.

The sons took Independent legal advice to make sure they were fully aware of the implications of being Joint Borrowers with no property ownership rights.

We took the term to the main applicant's 85th birthday to keep it affordable.

[OUR OTHER CASE STUDIES >](#)



CRITERIA SPOTLIGHT

PROPERTY TYPES

- Properties with Agricultural ties.
- Mixed-Use properties where 60% of the property is for residential use.
 - Holiday Lets.
 - Knock throughs.
- Properties in excess of 10 acres.

[MORE INFO >](#)



CRITERIA SPOTLIGHT

OUR SERVICE

- Dedicated National Accounts manager, BDM and broker support line where you will come straight through to one of our sales team.
- Direct access to Underwriters who will deal with your case from start to finish.
- Complex cases will be referred to our credit committee which meet twice a day where your case is discussed between the Underwriter and the Sales teams.

[MORE INFO >](#)



OTHER NEWS

NEW HOUSING ANNOUNCEMENT FROM THE NEW GOVERNMENT

With the new Government only a month in power, the housing market is getting a boost with the recent announcement that they will be aiming to build more houses to increase the availability of owning a home to a wider percentage of the population. Plans also state that:

- Government to fix the foundations with an overhaul of the planning system that will see new mandatory targets for councils
- Review of the greenbelt to identify 'grey belt' land and meet local housing needs, with 'golden rules' driving 50% delivery of affordable homes -
- New system will ensure every area must have local housing plans - with government ready to take the tough decisions to step in if areas fall off track

You can read more on this from the Building Societies Association article below.

[FOUND OUT MORE >](#)

TANGLED UP WITH A COMPLICATED CASE?

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

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[CONTACT US >](#)

