



MONTHLY BROKER I 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 >



SOMETHING NEW...

OUR SERVICES

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

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!

that is more streamlined and easier to use. For

OUR LINKEDIN PAGE >

EVENTS

WE'LL BE THERE, **WILL YOU?**

NO EVENTS SCHEDULED FOR **AUGUST.**

talking at round tables and over different expo's.

August is usually a relatively quiet month for

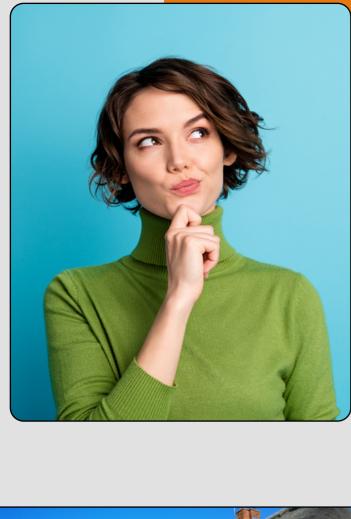
these types of events - perfect time to enjoy the sunshine! But it also means its a perfect time to talk to us directly about any of your complex cases! **General Contact:**

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

REVERSE JBSP

• 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
- 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

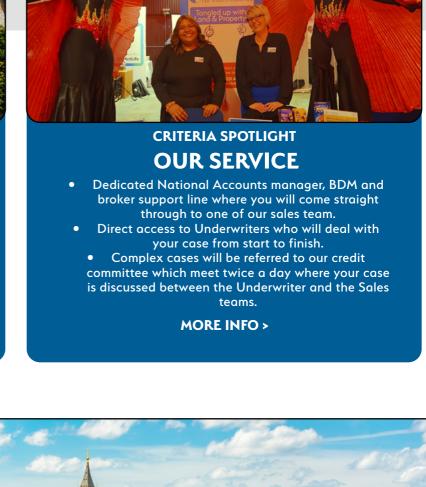
they were fully aware of the implications of being Joint Borrowers with no property ownership rights. We took the term to the main applicant's 85th birthday to

The sons took Independent legal advice to make sure

OUR OTHER CASE STUDIES >

keep it affordable.







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 >

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and the Prudential Regulation Authority. Register Number 206063