

Industry insights

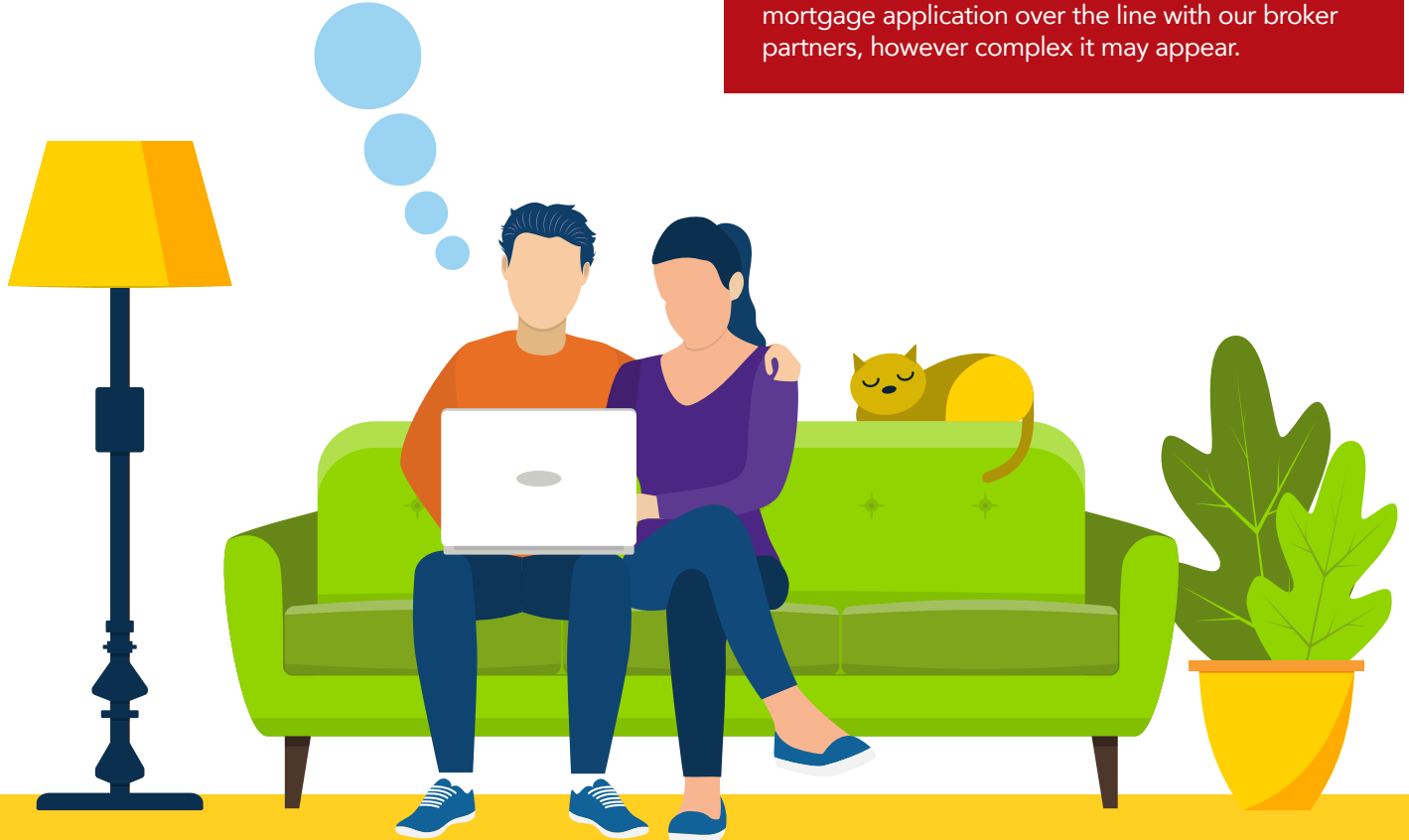
Home is where the heart is...

Finding the perfect lending partner creates a great opportunity for brokers to build new business with customers needing to be matched to their exact needs and desires. There are myriads of lenders and mortgage products that brokers and their customers can choose from, but what are the attributes of the perfect lending partner?

CHOOSING THE RIGHT PARTNER

Not all lenders look at the applicant as an individual. Big, impersonal lenders usually rely on a computer to process mortgage applications and a lot can get rejected because this method doesn't look at the full picture. In contrast, a specialist lender, like Harpenden, will take an individual approach to your customers' circumstances. Manual underwriting will provide an individually assessed, deep dive, common sense approach using good judgement accompanied by sound lending practice.

As a specialist lender, we take a flexible view on the merits of each case with a focus on making it work. We don't impose upper age restrictions, there can be up to 4 borrowers per application and our LTV is generous. We look at many types of income when assessing affordability including all employed and self-employment income, pension drawings and incomes from rentals, investments, trusts and maintenance payments. We want to get that mortgage application over the line with our broker partners, however complex it may appear.





CHOOSING THE RIGHT PRODUCT

As well as finding a lender that best understands your customers' needs, the mortgage product, of course, has to be the perfect match too. Property funding comes in all shapes and sizes and we are committed to providing our broker partners with strong options.

Harpenden, provides a range of tailored mortgage options, whether it be for self-build, holiday lets or BTL with a great level of experience and expertise, enabling the right fit between the lender, broker and customer.

MAKING IT WORK

Relationships are important so finding the right mortgage lender for your customer is key. As a broker you're in the business of match making – at Harpenden we'll show the love your customers need, giving them time, attention and options to make it work.

Jean Errington

Jean Errington, Business Development Manager,
Harpenden Building Society



We individually assess and approach applications.



We offer a manual underwriting process.



A flexible view on merits of all cases - we're very accommodating.



We provide clear, fair and transparent charges for all cases.



Many types of income are considered when assessing affordability.