

The **Mortgage** AWARDS 2020

Winners Brochure

22 October 2020

Online

Celebrating excellence within the UK Mortgage Industry

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The **Mortgage** AWARDS 2020

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The Mortgage AWARDS 2020

Overview & Judges

Overview

The Mortgage Awards 2020 took place as a virtual event this year due to COVID-19 restrictions in place, however, hundreds of mortgage professionals celebrating excellence within the UK mortgage industry still tuned in.

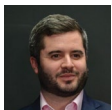
Congratulations to all the prize winners and a very well done to all those shortlisted firms. The entries were of an outstanding quality yet again this year.

Many thanks to all those who helped make the event such a success, including our supporters, judges and everyone who entered.

We look forward to welcoming you all with open arms again in 2021 at our physical event to be held at the Waldorf Hilton, London on 3 June.

Visit www.moneyage.co.uk for more details and to read all the latest news and commentary.

2020 judging panel



Adam Cadle
Editor,
MoneyAge



Adam Tyler
Executive Chairman,
FIBA



Robert McCoy
Senior Product & Business Manager,
TMA Club



Dale Jannels
Managing Director,
Impact Specialist Finance



Adrian Moloney
Sales Director,
OneSavings Bank plc



Steve Olejnik
Managing Director,
Mortgages for Business



Louisa Sedgwick
Chair,
IMLA



David Burrowes
Chair,
Equity Release Council



Robert Sinclair
Chief Executive,
AMI and AFB

The Mortgage AWARDS 2020

The Winners

The winners

First-time Buyer Mortgage Lender of the Year

Winner: *Skipton Building Society*
Highly Commended: *Nationwide for Intermediaries*

Specialist Lender of the Year

Winner: *Vida Homeloans*

Large Loans Mortgage Lender of the Year

Winner: *Investec Private Bank*

Second Charge Mortgage Lender of the Year

Winner: *Masthaven Bank*

Small to Medium Enterprise Mortgage Lender of the Year

Winner: *Parity Trust*

Shared Ownership Mortgage Lender of the Year

Winner: *Leeds Building Society*

Later Life Lender of the Year

Winner: *Legal & General Home Finance*

Overall Mortgage Lender of the Year

Winner: *Nationwide for Intermediaries*

Small Broker of the Year

Winner: *Watts Mortgage & Wealth Management*
Highly Commended: *Fluent Mortgages*

Specialist Broker of the Year

Winner: *Connect for Intermediaries*

Best Buy-to-Let Broker of the Year

Winner: *HD Consultants*

Equity Release Broker of the Year

Winner: *Key*

Best Broker for Short-Term Lending

Winner: *Crystal Specialist Finance*

Later Life Broker of the Year

Winner: *Responsible Life*

Best New Homes Broker of the Year

Winner: *Visionary Finance*

Best Secured Loans Broker of the Year

Winner: *Loan.co.uk*

Overall Broker of the Year

Winner: *Mortgage Advice Bureau*

Building Society of the Year

Winner: *Skipton Building Society*

Best Innovation in the Mortgage Space

Winner: *Knowledge Bank*

Mortgage Surveyor of the Year

Winner: *Gateway Surveyors*

Mortgage Conveyancer of the Year

Winner: *Healys*

Mortgage Technology Provider of the Year

Winner: *Mortgage Brain*

Best Life Assurance Product

Winner: *VitalityLife*

Best Mortgage Club of the Year

Winner: *Paradigm Mortgage Services*

Diversity Initiative of the Year

Winner: *Skipton Building Society*

Winner - Skipton Building Society

First-time Buyer Mortgage Lender of the Year Building Society of the Year Diversity Initiative of the Year

Skipton Building Society was a big winner on the night and following an outstanding year for the business, the society took home awards in three different categories. The first win came in the opening category announced on the night, the First-time Buyer Mortgage Lender of the Year.

With all the options available today, finding the best mortgage lender can be a frustrating and time consuming experience. This award is to recognise the firm offering the best advice, products and rates to the market, all while receiving glowing reports from customers. The judges were particularly impressed with Skipton's flexibility and affordability around products, as well its innovative educational work.

As a mutual, helping promote access to the housing market is fundamental to Skipton's founding purpose. Last year saw Skipton make the ambitious pledge to support 35,000 first-time buyers over the following three years, and the lender is already delivering on a host of initiatives focused at helping aspiring first-time buyers.

Continuing a commitment to establishing Shared Ownership as a viable 'fourth tenure' of homeownership, Skipton has expanded its proposition to allow shared owners access to mortgages up to 95% LTV – a change providing

much needed mortgage finance to the most stretched borrowers.

Alongside this, the society also improved its lending criteria by increasing the maximum term permitted to 95% borrowers. The lender's most stretched borrowers can now take terms of up to 35 years at 95% LTV – helping with the affordability challenge and also widening the access to Skipton's range of first-time buyer products.

Recognising the needs of a changing society, Skipton also launched an innovative 'Joint Borrower, Sole Proprietor' proposition – allowing supportive guarantors to help aspiring homeowners by allowing their income to be considered for mortgage affordability purposes, without the need to reside in the property. Skipton remains one of a handful of lenders to offer this much needed but little understood homeownership option, making it a deserving winner of the First-time Buyer Mortgage Lender of the Year.

Skipton was soon celebrating again after being named as the Building Society of the Year. This category is to recognise the society that has proved itself ahead of its peers in terms of product provision and customer service, and goes to a society that has also demonstrated a true understanding of the needs of the consumer. The

The Mortgage AWARDS 2020

Winner - Skipton Building Society

judges were impressed that Skipton has invested heavily in the self-employed and shared ownership markets, and has also secured double digit mortgage book growth.

This was Skipton's sixth consecutive year of double digit mortgage book growth, again outstripping the market average and growing market share. Focusing on the future, the society has also quietly lead the way in the digitalisation of its sector, and recognising the needs of future generations of its customers. Skipton's new mortgage strategy seeks to revolutionise its approach to lending, driving digital efficiencies through the business to improve the experience to both customers and mortgage brokers alike.

This year alone has seen a piloting of paperless applications via Open Banking, an adoption of electronic income verification, the development of its TM Connect conveyancing portal for remortgages, as well as the development of API integrations across all aspects of Skipton's back-office processing.

In a challenging housing market, the lender builds mortgage propositions that facilitate homeownership in all its forms, whilst retaining the human touch and using a common sense approach in all lending decisions. Skipton's customer satisfaction for mortgage customers regularly exceeds 95%, vastly outperforming the market and demonstrating the success of the human touch approach.

This human touch approach was recognised

again later in the ceremony when Skipton was a winner for a third time, taking home the Diversity Initiative of the Year. This is an award to recognise the lender that has implemented or enhanced a diversity concept in its business over the last year for the greater good of the firm and its employees.

The judges were again particularly impressed by Skipton for providing an on demand British Sign Language (BSL) translation for deaf or hard of hearing customers. There are around 151,000 users of BSL in the UK and to help improve accessibility to its products and services, Skipton's partnership with SignVideo has allowed the society to introduce this service.

The Video Relay Service and Video Remote Interpreting is instantly available on tablets, smartphones, computers and laptops, allowing customers to connect and video call through to Skipton via a SignVideo interpreter.

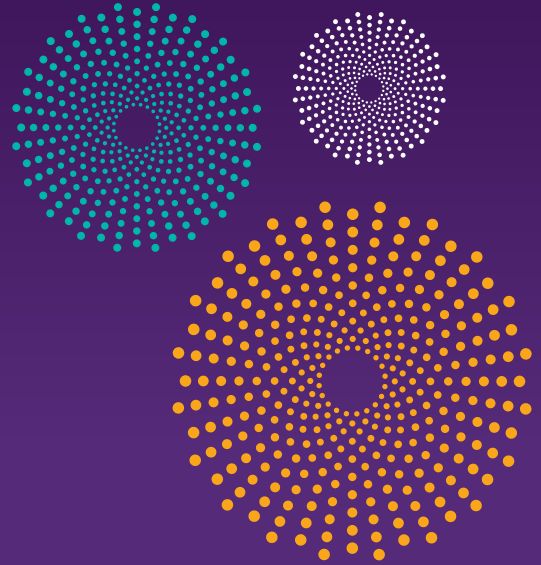
An excellent diversity initiative and a deserving winner across three categories. Congratulations to all at Skipton on a truly outstanding year.

www.skipton.co.uk



* All information was correct at the time of the award submission in January 2020

We're proud to have won three MoneyAge Mortgage Awards this year.



Building Society of the Year

We combine traditional values with an innovative approach.



Diversity Initiative of the Year

We've partnered with SignVideo to provide British Sign Language for customers.



FTB Mortgage Lender of the Year

We specialise in innovative and affordable solutions for FTBs.

The Mortgage

AWARDS **WINNER**

Building Society of the Year

The Mortgage

AWARDS **WINNER**

Diversity Initiative of the Year

The Mortgage

AWARDS **WINNER**

First-time Buyer Mortgage Lender of the Year

skipton-intermediaries.co.uk

The Mortgage AWARDS 2020

Winner - Mortgage Brain

Mortgage Technology Provider of the Year

The Mortgage Technology Provider of the Year award rewards the provider that can display high levels of technological use to simplify the process of mortgage applications. The judges described this provider as a “one-stop shop supporting brokers and lenders alike,” and the winner is Mortgage Brain.

This mortgage technology expert brings the industry a full range of integrated, latest generation solutions. These include a sales, CRM, and case management system complete with an online client portal with Fact Find as well as offline and online product sourcing, criteria and affordability sourcing, a multi-lender digital mortgage application gateway, a conveyancing comparison with case tracking portal, websites services that include plug-ins, and a digital lead generation suite.

Several key products have enabled Mortgage Brain to continue offering the only true end-to-end process for advisers and their customers.

Criteria Hub, Mortgage Brain’s criteria sourcing tool, matches customer needs to the criteria of over 70 lenders, negating the need to check lender policy pages or call BDMs. Lenders can input and verify their own product criteria and then gain valuable insights to help fine-tune their products. The tool also integrates with Mortgage Brain’s product sourcing solutions as well as providing complimentary access to its affordability sourcing platform. The provider’s affordability sourcing tool,

Affordability Hub, allows users to assess the affordability of a mortgage by submitting customer information directly into the calculators of more than 30 lenders – more than 88% of the available market. Results arrive in under a minute showing how much clients can potentially borrow.

Another key product has been Lendex, the provider’s multi-lender submission gateway, which allows for multiple mortgage applications to be seamlessly submitted online with a single log-in, returning decisions in less than one minute. This tool makes for a quicker, more efficient and compliant mortgage application and submission process.

Mortgage Brain reinvests 40% of its annual overheads into product development, in addition to regular enhancements to support regulation and integrate innovative technologies. Everything that Mortgage Brain does is with its customers in mind, enabling them to benefit from technological advancement and to operate compliantly, effectively and efficiently.

Congratulations to all on a deserving win.

www.mortgage-brain.co.uk

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MortgageBrain
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 **affordability
hub**

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Transforming mortgage sourcing

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the most suitable mortgage for your customers.

Product |

Criteria |

Affordability

To learn more or to start your free 30-day trial, visit our website or email us

 ***mortgage-brain.co.uk***

 ***sales@mortgage-brain.co.uk***

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Winner - VitalityLife

Best Life Assurance Product

The Best Life Assurance Product category is designed to consider the best products that protect mortgage borrowers from unexpected events. The award looks at pure life products, as well as life and critical illness cover, with an emphasis on policies designed to pay off a mortgage in full in the event of an unforeseen event. Quality of cover, speed and ease of taking the policy, as well as presentation and marketing to the customer, are key.

The judges described the winner as “five-star rated” and said the offering of transparent innovative products has seen this firm excel. Winner of the award in 2019, VitalityLife has completed back-to-back wins in this category.

As the average length of a mortgage term increases, so does the possibility of an individual suffering a serious illness. VitalityLife’s Personal Protection Plan has been designed to provide the simplest and most comprehensive mortgage protection offering in the market. Eliminating choice and uncertainty in choosing protection alongside a mortgage, it serves as a one-stop-shop to protect homeowners and their loved ones.

This innovative Personal Protection Plan addresses the issues that families face in difficult periods, combining three comprehensive cover options into one easy plan – life cover, serious illness cover and income protection cover.

Competitive life cover comes at varying levels,

which pays the mortgage if a member passes away or is diagnosed with a terminal illness. By also offering income protection, if a member is unable to work due to long term injury or illness, the plan would provide a continuation of their regular income. VitalityLife has recently enhanced this option by introducing aligned deferred periods for all NHS staff, teachers and council workers.

The Mortgage Serious Illness Cover option has been designed specifically for mortgage clients, and covers 153 conditions – of which 81 are covered at 100%. The remaining 72 conditions are severity-based, meaning members could receive a pay out at an earlier stage, based on the impact that a condition is expected to have on their lifestyle.

VitalityLife’s unique approach to insurance truly sets it apart from any other life insurance provider in the market. Through this different approach, VitalityLife is changing the value proposition that members receive and expect from their life insurance plan. Congratulations to all for another outstanding year.

www.vitality.co.uk

Sharing the benefits
of healthy living



Sharing the benefits
of healthy living

Vitality

Award-winning life insurance.

We are delighted to have won the
'Best Life Assurance Product' award at
the MoneyAge Mortgage Awards 2020!

We take a unique approach to insurance. As well as offering the highest levels of protection, we also make it easier for your clients to take an active role in maintaining their wellbeing, helping them understand their health and reward them for healthy lifestyle choices.

*Sounds great!
Does that mean
I get a biscuit?*



Health insurance • Life insurance • Investments

The **Mortgage**

AWARDS 2020 **WINNER**

Best Life Assurance Product

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