

The Mortgage AWARDS 2021

Winners Brochure

8 July 2021

London Marriott Hotel, Grosvenor Square

Celebrating excellence within the UK mortgage industry

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The Mortgage AWARDS

2021



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The Mortgage AWARDS

2021



The Mortgage AWARDS 2021

Contents & selected winners

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The Mortgage AWARDS 2021

Overview & judging panel

Overview

The Mortgage Awards 2021, held at the wonderful London Marriott Hotel, Grosvenor Square, played host to hundreds of mortgage professionals celebrating excellence within the UK mortgage industry.

Comedian Zoe Lyons conducted the evening, helping to present trophies to the deserving winners. Congratulations to all the prize winners and a very well done to all those shortlisted firms. Many thanks also to all those who helped make the event such a success, including the sponsors, supporters, judges and everyone who entered and attended the awards.

We look forward to welcoming you all with open arms again in 2022.

2021 Judging panel



Adam Cadle
Editor
MoneyAge



Louisa Sedgwick
MD Mortgages



Richard Beardshaw
Head of Sales
HSBC UK for Intermediaries



Robert Sinclair
Chief Executive
AMI and AFB



David Burrowes
Chair
Equity Release Council



Adam Tyler
Executive Chairman
FIBA



Greg Cunnington
Director of Lender Relationships and
New Homes, Alexander Hall Associates



Neil Wyatt
Sales & Marketing Director
Mortgage Brain



Robert McCoy
Senior Product & Business Manager
TMA Club

The Mortgage AWARDS 2021

Winners 2021

The winners

First-time Buyer Mortgage Lender of the Year

Winner: Saffron Building Society

Highly commended: HSBC UK

Specialist Lender of the Year (Northern Regions)

Winner: Paragon Bank

Specialist Lender of the Year (Southern Regions)

Winner: Masthaven Bank

Second Charge Mortgage Lender of the Year

Winner: West One Loans

Shared Ownership Mortgage Lender of the Year

Winner: Leeds Building Society

Later Life Lender of the Year

Winner: Legal & General Home Finance

Bank Mortgage Provider of the Year

Winner: HSBC UK

Overall Mortgage Lender of the Year

Winner: Saffron Building Society

Small Broker of the Year (Northern Regions)

Winner: The Property Finance Collective

Small Broker of the Year (Southern Regions)

Winner: Boon Brokers

Highly commended: Bennison Brown

Specialist Broker of the Year

Winner: Fluent for Advisers

Best Buy-to-Let Broker of the Year

Winner: The Orchard Practice

Equity Release Broker of the Year

Winner: Key

Best Broker for Short-Term Lending

Winner: LDNfinance

Highly commended: Connect Mortgages

Later Life Broker of the Year

Winner: Key

Best New Homes Broker of the Year

Winner: Threshold Financial Services Limited

Highly commended: Mortgage Advice Bureau New Homes

Best Secured Loans Broker

Winner: Fluent Money

Overall Broker of the Year (Northern Regions)

Winner: Mortgage Advice Bureau

Overall Broker of the Year (Southern Regions)

Winner: Connells Group

Building Society of the Year

Winner: Darlington Building Society

Best Newcomer in the Mortgage Space

Winner: Dragon Finance

Best Innovation in the Mortgage Space

Winner: Fluent Mortgages

Mortgage Surveyor of the Year

Winner: e.surv

Mortgage Conveyancer of the Year

Winner: eConveyancer

Highly commended: O'Neill Patient

Mortgage Technology Provider of the Year

Winner: 360 Dotnet

Highly commended: Mortgage Brain

Mortgage Lender Customer Service of the Year

Winner: HSBC UK

Help to Buy ISA Firm of the Year

Winner: Darlington Building Society

Best Mortgage Club of the Year

Winner: TMA



Insurance Asset Management Awards 2021

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The Mortgage AWARDS 2021

Winner 2021

First-time Buyer Mortgage Lender of the Year: **Saffron Building Society**



Finding the best mortgage lender as a first-time home buyer can prove to be a real challenge. This category is to reward the lender offering the best advice, products and rates, and the one which has received glowing reports from customers. The judges believed this firm's entry was an extremely well-constructed presentation, showing evidence of quality advice, products, and rates. The winner is Saffron Building Society.

Saffron has been serving its local community since 1849 and has undergone several expansions since opening its first branch in Saffron Walden, with more branches in Hertfordshire, Suffolk and Essex..

The lender launched three updated first-time buyer mortgages in March 2020, with competitive fixed rates for three to five years, that required just a 5% deposit. Saffron's offering includes a Joint Borrower, Sole Proprietor mortgage which allows

the income of a third party typically, but not exclusively a parent, to be considered on the application. The society also offers the ability to use gifted deposits from a family member – including grandparents, an aunt, uncle, or stepparent – to relieve the pressure of saving for a deposit.

As a result of introducing these competitive new products for first-time buyers, thereby transforming its existing offering into a comprehensive and competitive package, the society was able to assist more than 280 new customers in buying their first homes in 2020. On top of launching new products, Saffron supports first-time buyers by offering a range of incentives to limit the additional upfront costs they need to pay when purchasing a house. In 2020, the society reintroduced free valuations and the removal of arrangement fees on its first-time buyer products.

Saffron also announced a partnership with technology service, Burrow, to launch a new and innovative online platform that assists first-time buyers as they prepare to purchase their first home. The society continues to offer first-time buyers a wide range of support and advice, to help them obtain their first mortgage. This includes a wealth of free mortgage advice articles and videos on the company's website, and the support extends to Saffron's uniquely personal approach, which prioritises human interaction in its customer service. Congratulations.



AWARDS CEREMONY

21 October 2021
The Waldorf Hilton, London

SHORTLIST
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The Mortgage AWARDS 2021

Winner 2021

Overall Mortgage Lender of the Year: **Saffron Building Society**



With the UK mortgage market growing ever more competitive and more closely regulated, lenders must now work harder than ever to win business, and this category rewards the lenders who have displayed evidence of high outperformance and customer satisfaction. The judges said that exemplary levels of customer satisfaction as well as high outperformance have made this firm a strong winner. The Overall Mortgage Lender of the Year goes to Saffron Building Society.

Saffron offers a variety of mortgage products to meet a range of individual needs, also assisting with remortgages and further advances. Due to its manual underwriting process, the mutual society can make decisions for mortgage applications on an individual, case-by-case basis, and can therefore give more flexibility than many other lenders.

This lender has identified a distinct need for

building society products and services that are tailored to the needs of every single customer, regardless of age, areas of vulnerability or financial situation.

Saffron's continued support to its members throughout the COVID-19 pandemic has further strengthened the highly commended reputation it has for customer services. Its manual underwriting process is bolstered by a case-by-case understanding of their valued members' hardships since the pandemic began last year. Wisely, the society decided to avoid a blanket mortgage payment break approach during the coronavirus crisis, instead inviting members to speak directly to its support team to find an individual solution and amend payment plans where necessary.

Saffron has evolved its offering around affordability over the past 12 months. This offering combines consistently competitive rates, comprehensive advice, and innovative new products into a truly competitive package. These products, many of which open up a new way of borrowing for Saffron customers, are profoundly helpful for buyers when used alone. However, when combined with the additional advice, personalised service and competitive rates that Saffron is also providing, the offering has become a truly outstanding example of comprehensive support which will continue to help many more people purchase a home. Congratulations.



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AWARDS
2020

WINNER

BUILDING SOCIETY OF THE YEAR

The Mortgage
AWARDS 2021 **WINNER**

Overall Mortgage Lender of the Year

The Mortgage
AWARDS 2021 **WINNER**

First-time Buyer Mortgage Lender of the Year

In-branch
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saffronbs.co.uk



**Saffron
Building
Society**

The Mortgage AWARDS 2021

Winner 2021

Small Broker of the Year (Southern Regions) – Boon Brokers

The Mortgage AWARDS 2021

**Small Brokerage of the Year
(Southern Regions)**

This award is to recognise the best small broker firm with less than 10 mortgage advisers that has displayed examples of excellence in the mortgage space.

With over £100m of mortgage business in 2020 and more than 1,000 new customers expected in 2021, this winning broker is thriving, with the judges noting that strong SEO performance is also helping to attract new business. The winner is Boon Brokers.

An independent mortgage, insurance and equity release brokerage based in East Anglia, Boon Brokers was co-founded in 2003 by father and son, Michael and Gerard Boon. The pair formed the business with a clear vision to offer the cheapest advice and arrangement of financial products, while simultaneously providing the highest quality of advice in the UK market.

In the last two years the firm has grown its team from two to six. The firm consistently submits over 50 mortgage cases per month, and has over 4,500 clients in total, while over £800m of loans have been arranged since its establishment.

Despite the backdrop of the coronavirus pandemic, 2020 was another exciting year for Boon Brokers. The company had an exceptional 12 months, arranging over £100m of mortgage business, and not only growing the business but also launching new marketing concepts and developing exciting technology to help deliver an even better level of service.

A strong driver behind this level of service was seeing vulnerable consumers, with limited financial knowledge, consistently being taken advantage of by other brokers. Many brokers charge clients a fee even if the case does not complete. Boon Brokers, however, believes this is an unethical practice and so no client fee is ever charged for the company's mortgage services.

In 2020, Boon Brokers decided to take a more strategic approach to marketing. This included working with a specialist agency to improve the website and SEO. The firm's new website gives a clear overview of the business, with animated videos to ensure that the client understands the services offered.

Boon Brokers expects to gain over 1,000 new customers in 2021. It welcomes change to match the evolving needs of clients, focusing on making the mortgage process simple for the client to understand, whilst being as efficient as technology will allow.

Well done on an outstanding entry.



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The Mortgage AWARDS 2021

Winner 2021

Specialist Broker of the Year: Fluent for Advisers

Best Secured Loans Broker: Fluent Money

Best Innovation in the Mortgage Space: Fluent Mortgages



The Mortgage Awards 2021 were particularly successful for Fluent Money Group (FMG), which was a winner of three different awards across the night.

The first win came in the category for Specialist Broker of the Year, which went to Fluent for Advisers. The judges were impressed by the firm's competitive edge maintained through the pandemic with the use of innovative digital technology.

Fluent for Advisers, the intermediary arm of FMG, was established in 2016 and offers advice on a full suite of financial products, including first and second charge lending, equity release, buy-to-let, and general insurance.

In 2020 the group did not just make huge investments financially, but in time, focus and energy to create a unique digital journey within an

industry that is still very analogue. Fluent For Advisers demonstrated it is constantly improving its customer service proposition, making it a credible winner in the category.

The next win on the night was for Best Secured Loans Broker, picked up by Fluent Money.

The flagship of FMG, Fluent Money was founded in 2008 and now represents one of the most successful secured lending brokers in the UK, advising one in three customers on their secured borrowing requirements. The judges said Fluent Money has a "winning combination" in bringing together the value that customers place on service excellence with fintech solutions. It was another thoroughly deserved win.

The third win went to Fluent Mortgages, which took home the award for Best Innovation in the Mortgage Space.

The broker's technology-focused business model enabled a seamless transition of all advisers to remote working in 2020, managing to assume business as usual and deliver record results in the latter part of the year. The judges believed the broker's lead API, CRM, smartphone app and desktop portal has meant a profound growth in new business, and labelled Fluent Mortgages a "clear winner".

Congratulations to the whole FMG team for the three winning entries on the night.

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The Mortgage AWARDS 2021

Winner 2021

Mortgage Technology Provider of the Year: 360 Dotnet

The Mortgage AWARDS 2021

Mortgage Technology Provider of the Year

WINNER

This category rewards the mortgage technology provider that can display high levels of technological use to simplify the process of mortgage applications. The judges said that tools aimed at changing the way intermediaries analyse data and for client engagement, such as an event trigger tool, has seen this winning firm lead the way. This year's winner is 360 Dotnet.

Since first launching in 2012, 360 Dotnet has grown to become a major player in the mortgage intermediary software market, with 20% of mortgage advisers relying on its software. Clients include leading names across the UK financial advice space, such as Knight Frank Finance, Alexander Hall and Quilter.

In its time since launch, 360 Dotnet has now supported more than three million client records, generated 10 million client reviews for advisers as well as facilitated over £178bn in lending.

The firm's leading product, 360 Lifecycle, provides an end-to-end practice management system, along with an interactive Client Portal and integrated FactFind, with sourcing that supports

mortgage and insurance advisers to grow their business.

Within the past year, 360 Dotnet has revolutionised its technological growth by recognising the friction points in financial advice, and solving inefficiencies caused by interacting with individual systems.

The firm has enhanced its system to create greater cohesion between its front and back-office platforms, by creating specific webinars with clients, continually updating the UI of the platform to keep it modern and easy to navigate, and building an integration with a leading mortgage sourcing platform to give advisers access to criteria and affordability-based functionality.

360 Dotnet has also enhanced its client engagement tools with the addition of an event trigger tool that particularly impressed this year's judges. The event trigger tool allows advisers to update a certain point within the CRM so they can set it to update the client by text message or email to confirm what is happening at that stage. This quick form of communication has allowed advisers to keep their clients updated so they no longer need to keep picking up the phone.

This Fintech keeps looking towards the future and is committed to providing software that intelligently utilises technology to streamline the adviser process and enhance the client experience.

Congratulations on an outstanding win.

How will 360 Lifecycle benefit your business?



360 Lifecycle

Keeping advisers ahead in the digital world



Our **Client Portal** allows advisers and clients to interact securely, with over 125,000 users



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Who are we?

360 Lifecycle is a complete end to end practice management system, with powerful client engagement tools that streamline processes for financial advisers and their clients. We provide everything you need to run a successful business in this technology driven time.



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The Mortgage AWARDS 2021

Winner 2021

Building Society of the Year: Darlington Building Society Help to Buy ISA Firm of the Year: Darlington Building Society



The Building Society of the Year award recognises the building society which has proved itself ahead of its peers when it comes to product provision and customer service and has demonstrated a true understanding of the needs of the customer. This year's clear winner is Darlington Building Society.

During 2020, the Society maintained key areas of lending, including standard residential up to 90% of LTV up to the end of May. Then, in July, Darlington Building Society re-entered the market with a new 90% LTV three-year fixed product targeted specifically at people in the areas covered by its nine branches. In February, the Society launched a new mortgage product to both direct and broker introduced customers, in response to the growth in shared ownership. The product offers a five-year fixed rate mortgage with up to 95% loan to share.

Community support was also conducted. In the middle of the pandemic, the Society announced that its annual pledge to donate 5% of its profits to good causes would be guaranteed up to 2025. In December, a total of £27,470 was shared between nine community organisations.

Darlington Building Society also made a key point of supporting staff during 2020. Staff were given an assurance that they would remain on full pay, even if they needed to work part-time due to shielding or caring responsibilities. Staff were also given guarantees that there would be no redundancies for at least the remainder of 2020.

Darlington Building Society also scooped up the Help to Buy ISA Firm of the Year award. During 2020, the Society completed approximately £14.5m above 85% LTV, typically for first-time buyers. Having launched its shared ownership proposition on 1 February, Darlington Building Society completed £2.46m in lending, with 25 cases, and a further £3.8m in the pipeline. It has 1,725 Help to Buy ISAs and maintained one of the best interest rates on this product throughout 2020, with the average rate payable over the year standing at 2.37%.

The judges said Darlington Building Society approached lockdown with a plan and executed it "brilliantly, maintaining products when others pulled".

Congratulations to all at the firm.

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Complex
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(credit repair)



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Foreign
Currency



New Builds
inc. Help to Buy
& Shared Ownership



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- A competitive range of products to offer to your clients

Contact us

Sarah Rose
Business Development Manager
North England and Scotland
07583 318 331
srose@darlington.co.uk

Amanda Smith
Business Development Manager
Midlands and East Anglia
07538 173 167
asmith@darlington.co.uk



01325 741004

darlington.co.uk/intermediaries

intermediaries@darlington.co.uk



The Mortgage AWARDS 2021

Winner 2021

Best Mortgage Club of the Year: TMA



The Best Mortgage Club of the Year award is given to the mortgage club which has provided the best overall proposition to brokers and DA firms over the past 12 months.

Leading the way for this year's award is TMA. As one of the fastest growing UK mortgage clubs, TMA were extremely quick off the mark in 2020. It hosted 56 virtual events, with 89 CPD hours of learning, conferences, and also launched a 'Mastermind Alliance Programme' with high profile business coaches and reputable companies, for TMA supporting Business Principles. Throughout 2020, TMA continued to offer a telephone broker support desk facility, as well as being on the front foot in launching a gym with numerous well-being and support mechanisms to help its firms including Hiit sessions.

TMA also continued to develop each of its propositions, from Compliance Support for DA

firms and lender partners, to technology solutions such as electronic ID verification, sanctions checks and affordability tools utilising open banking. Two new compliance packages 'Lite' & 'Extra Lite' were added giving members choice with TMA's competitive and flexible proposition, allowing more advisers the ability to design a package that is bespoke to their client needs, making sure that they have the support they need, as and when they need it. TMA's lending panel was also expanded with five new lenders, as well as the firm's later life lending proposition with two new partners for equity release referrals.

Furthermore, TMA was among the first distributors to partner with Live More bringing their RIO proposition to the market and is the only distributor working with The Loughborough Building Society.

The success story does not stop here either. Whilst 2020 had its challenges, TMA outperformed its 2019 mortgage completions, doubled its protection cases, and was 96% of its pre-pandemic growth target for 2020.

The judges described TMA's performance as "outstanding". At no point did TMA use the pandemic as an excuse or barrier to progress its business, or support its firms. It is all too clear that this is not in the firm's DNA.

Well done to all involved at TMA on winning what was an extremely competitive category.

TMA GOING FURTHER...

TMA is made up of a **highly experienced team** who have the required expertise to partner with firms from all different backgrounds. Whether you are a new firm setting up, or experienced in the financial services industry are moving from an AR Network or have an aspiration to **develop and grow** your business, TMA want to work with you to **achieve your goals** and take your business further.

With our extensive range of quality propositions, we are equipped to work with all businesses, regardless of authorisations.

SUMMARY OF SUPPORT...



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TMA Vision

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Free compliance bulletins and regulatory updates | Virtual Compliance & Fraud Training
Regular news updates | Later Life Proposition

Call the TMA Broker Support Team on 0330 303 0236

 **TMAclub**

The Mortgage AWARDS 2021

Winner 2021

Shared Ownership Mortgage Lender of the Year: Leeds Building Society:

The Mortgage AWARDS 2021 WINNER

Shared Ownership Mortgage Lender of the Year

Shared Ownership offers the individual the chance to buy a share of their home and pay rent on the remaining share. This category rewards the firm with the highest level of expertise in this area to help clients get onto the housing ladder. The judges said that strong levels of customer and product support made this firm a standout candidate in this field. Winner of this award in 2020, Leeds Building Society is again the Shared Ownership Mortgage Lender of the Year for 2021.

The UK's fifth largest building society is a proud provider of Shared Ownership mortgages, and as a mutual lender it believes in helping more people own the home they want. The Society's offering includes loans available to 95% LTV, based on the share being purchased, which fulfils a key need of the Shared Ownership target market – helping people get over the deposit hurdle.

Average property prices are at a record high, with an individual purchasing in London facing an average property cost of £514,000, according to figures from the Office for National Statistics (ONS). With most major mortgage lenders now requiring a minimum deposit of 10%, a customer would need

to find a deposit of £51,400. Using a Shared Ownership mortgage from the Society however, the same house could require a deposit of £6,425.

Whilst a key driver of its success as a Shared Ownership provider is the ability to lend at 95% of the customer's share, the Society also provides help in ways that support more niche buying scenarios. The Society understands that not every house is the same, and that different areas can apply different rules to purchasers.

During the pandemic, several lenders either exited the Shared Ownership market or restricted their maximum LTVs. Recognising its position as a market leader, however, the Society maintained its maximum LTV at 95% to provide support for customers seeking a key form of affordable housing. In 2020, the Society also launched a new technology platform which led to improved service levels, with reviews from those using the system overwhelmingly positive.

Knowing how important Shared Ownership is to the housing market, the Society has a dedicated team whose sole responsibility is the end-to-end management of its Shared Ownership offering. This approach means the Society can truly understand the market and provide the required support to intermediaries and customers in the Shared Ownership space.

Congratulations to all at the Society for an outstanding entry.

We know Shared Ownership works for customers

In 2021 we were the number one lender for Shared Ownership illustrations on Twenty7Tec*



To find out more visit
leedsbuildingsociety.co.uk/intermediaries

This product information is for FCA authorised intermediaries only and must not be distributed to potential borrowers.

*Based on YTD Shared Ownership illustrations, figures taken up to 06/10/2021.

 **Leeds Building Society**

The **Mortgage** AWARDS 2021

The background features a dynamic abstract design composed of glowing red and orange light trails and bokeh effects against a dark, almost black, background. The light trails vary in thickness and intensity, creating a sense of motion and depth. In the lower right corner, there is a cluster of larger, more distinct circular bokeh lights in shades of red, orange, and yellow.

@MoneyAge_UK #MAMortgageAwards