

The **Mortgage** AWARDS 2026

Winners Brochure

26 February 2026

The Waldorf Hilton, London

Celebrating excellence within the UK mortgage industry

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The Mortgage AWARDS 2026

Winners 2026



The Mortgage AWARDS 2026

Contents & selected winners

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The Mortgage AWARDS 2026

Winners 2026

The winners

Bank Mortgage Provider of the Year
HSBC UK

First-time Buyer Mortgage Lender of the Year
Newcastle Building Society

Specialist Lender of the Year
Black & White Bridging

Large Loans Mortgage Lender of the Year
Metro Bank

Shared Ownership Mortgage Lender of the Year
Leeds Building Society

Second Charge Mortgage Lender of the Year
West One

Later Life Lender of the Year
Royal London Equity Release

Bridging Lender of the Year
Roma Finance

Overall Mortgage Lender of the Year
Saffron for Intermediaries

Broker Firm of the Year (up to 10 advisers)
BTJ Mortgages

Broker Firm of the Year (11 to 50 advisers)
MB Associates

Broker Firm of the Year (51+ advisers)
L&C Mortgages

Specialist Broker of the Year
Dynamo

Best Buy-to-Let Broker
Mortgage Advice Bureau

Equity Release Broker of the Year
Later Life Retirement Planning

Bridging Broker of the Year
Portway Finance

Overall Broker of the Year
L&C Mortgages

Building Society of the Year
Saffron Building Society

Best Newcomer in the Mortgage Space
April Mortgages

Best Innovation in the Mortgage Space
April Mortgages

Mortgage Surveyor of the Year
Gateway Surveyors

Mortgage Conveyancer of the Year
SortRefer

Mortgage Technology Provider of the Year
Mast

Mortgage Lender Customer Service of the Year
HSBC UK

Best Mortgage Club of the Year
Simplybiz Mortgages

ESG Initiative of the Year
Phoebus Software

Diversity Initiative of the Year
Mortgage Advice Bureau

HIGHLY COMMENDED:

Specialist Lender of the Year
Foundation Home Loans

Broker Firm of the Year (51+ advisers)
Mortgage Advice Bureau

Mortgage Technology Provider of the Year
Mortgage Brain

The Mortgage AWARDS 2026

Overview & judging panel

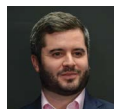
Overview

The Mortgage Awards returned to the Waldorf Hilton, London, to celebrate excellence across the UK's vibrant mortgage industry. Comedian, Rhys James, hosted the evening and helped to present the trophies to the best performers from across the mortgage sector. Congratulations to all this year's winning firms and to those who were highly commended.

Many thanks must go to our sponsors, Black & White Bridging and Chorley Building Society, for your support and helping to make this year's event such a success. We also extend our thanks to our supporters for this event, the Financial Intermediary & Broker Association (FIBA), the London Institute of Banking & Finance (LIBF) and the Society of Mortgage Professionals.

Thank you also to this year's judging panel for deciding the winners and to everyone who entered and attended this year's event. The MoneyAge team look forward to welcoming you all back in 2027.

2026 Judging panel

**Chair of the judges:**

Adam Cadle
Editor, MoneyAge



Karen Rodrigues
Chief Sales Officer
Market Financial Solutions



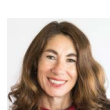
David Burrowes
Chair
Equity Release Council



John Somerville
Director of Financial Services
LIBF



Simon Cockerill
Group Head of Intermediary Sales
OSB Group



Debbie Staveley
Founder and CEO
bClear Communications



Matt Horton
Head of Marketing
Black & White Bridging



Adam Tyler
Chief Executive Officer
The Bridging & Development Lenders
Association (BDLA)



Paul Hunt
Co-Founder
Square 1 Media



Sally Wright
Head of Distribution
Paragon Banking Group



Richard Merrett
Managing Director
Alexander Hall

The Mortgage AWARDS 2026

Overall Mortgage Lender of the Year & Building Society of the Year

Saffron Building Society



Saffron Building Society celebrated a standout night at this year's Mortgage Awards, securing two major accolades. The society was named Building Society of the Year, adding to its 2022 win, while its intermediary lending arm, Saffron for Intermediaries, took home Overall Mortgage Lender of the Year, a category it has now won three times since 2021.

The Overall Mortgage Lender of the Year award recognises lenders delivering outstanding outcomes for brokers and borrowers in an increasingly complex and tightly regulated market. For the judges, Saffron distinguished itself through a clear willingness to embrace difference - backing credible cases that sit beyond the limits of traditional high street lending. Judges noted that Saffron "gives the top banks a run for their money," praising its focus on underserved borrowers and ability to deliver practical solutions where others default to "no".

Over the past year, Saffron has continued to strengthen its proposition across both residential and specialist lending. Alongside the overhaul of its core mortgage range and growth of its mortgage book beyond £1.2bn, the lender completed its largest loan to date - a £4.8m self build mortgage - supporting

brokers and clients with ambitious, complex plans.

A key area of focus was supporting the UK's evolving private rented sector. Saffron enhanced its buy-to-let proposition and launched a dedicated HMO offering, designed to better meet the demands of landlords operating in an increasingly professionalised and regulated rental market. At the same time, Saffron expanded its property development finance proposition, creating a more joined up, end-to-end solution for brokers supporting property developers.

As part of its most comprehensive proposition refresh to date, Saffron also introduced four new lending categories, modernised its retentions range, and made targeted affordability enhancements. These included the launch of its premier income product with uncapped LTI, alongside a broader increase allowing LTI up to 6.0x across selected products, helping brokers support borrowers with strong, sustainable income profiles.

This broker first philosophy also underpinned Saffron's win for Building Society of the Year. Judges highlighted the society's specialist expertise, inclusive criteria, and ability to balance commercial strength with mutual values.

Across the year, Saffron evolved its proposition across professional, buy-to-let, self build, property development finance, JBSP, expat and later life lending, alongside targeted criteria enhancements aimed at removing unnecessary barriers. One such change saw Saffron accept foster income with just a 12-month track record, using the most recent three months' payments - opening up mortgage access for carers who have historically been overlooked.

Saffron's success doesn't hinge on a single headline change, but a series of thoughtful, broker-led decisions. By embracing difference across residential, landlord and development lending, the society continues to help more borrowers and property professionals move forward with confidence - and turn plans into places people are proud to call home.

Embracing
different



Saffron
For Intermediaries

Latest updates from Saffron

We've launched our latest wave of specialist lending enhancements across **Property Development Finance** and **Buy-to-Let**, giving brokers like you more flexibility to place complex cases.



Property Development Finance

Every stage covered

We've introduced pre-development and exit bridging options to complete our end-to-end Property Development Finance proposition, allowing you to support clients throughout the whole journey, from land purchase through build and on to exit.



Pre-Development Bridging

Funding to secure land, cover early costs and progress planning – even where permission isn't yet in place.

- Maximum loan size** - £3 million (£2 million land-only)
- LTV** - Up to 65% LTV (up to 50% land-only)
- Term** - Available up to 18 months
- Other criteria** - Can be accepted without planning permission



Development Finance

Flexible funding through the build phase, structured around real construction timelines

- Maximum loan size** - £4 million
- LTV** - Up to 90% LTC and 70% of GDV
- Other criteria** - Land purchase and construction costs acceptable



Exit Bridging

Short-term finance at or near completion, giving developers time to sell or refinance without pressure

- Maximum loan size** - £5 million
- LTV** - Up to 75% LTV
- Term** - Available up to 18 months
- Other criteria** - Flexible loan amount for internal applications considered on a case-by-case basis

Buy-to-Let

More ways to place landlord cases

We've broadened our hallmark Buy-to-Let suite to reflect how today's landlords are actually investing.

- Limited Company ownership now available across the range, including Expat BTL and HMOs
- New HMO BTL categories
- No minimum income requirement for experienced landlords

	Everyday BTL	Expat BTL	HMO BTL	Large HMO BTL
Maximum loan size	£3 million	£3 million	£3 million	£3 million
LTV	Up to 75% LTV	Up to 80% LTV (up to 75% for first-time-landlords)	Up to 75% LTV	Up to 70% LTV
Other criteria	Regulated and Consumer BTL accepted	Available to Day 1 Expats No Personal Guarantees required up to 55% LTV ICR: 125%	Student lets accepted Up to 6 bedrooms ICR 140%, 125% for like-for-like remortgages	Student lets accepted No max no. bedrooms ICR 140%, 125% for like-for-like remortgage
<p>Ltd Co and personal ownership available No minimum income requirements for experienced landlords *First Time Buyers/ Landlords accepted across our full range</p>				

*excludes Large HMO BTL

Get in touch

To explore these updates in full and learn more about how they could support your clients' needs, visit our website or speak to your BDM today.

Contact our Intermediary Support Team
01799 582 925



Explore the range



Find your BDM

The Mortgage AWARDS 2026

Later Life Lender of the Year

Royal London Equity Release



The Later Life Lender of the Year category is for mainstream and equity release lenders, rewarding the firm that has displayed strong business performance, high levels of innovation and client satisfaction.

Royal London Equity Release took home the trophy this year after the judges said it had displayed evidence of rapid distribution growth, extensive adviser engagement and meaningful product enhancements.

Royal London joined the equity release market as a lender in 2023 with the launch of an equity release product range, in conjunction with Responsible Lending. Having provided flexible lifetime mortgage products to homeowners since 2019, Responsible Lending was wholly acquired by Royal London in 2024.

The acquisition of Responsible Lending saw Royal London deepen its commitment to the equity release market, recognising lifetime mortgages as a holistic lending solution in later life. This was marked by the rebrand of Responsible Lending to Royal London Equity Release.

In the time since, Royal London Equity Release has gone

from strength to strength, and 2025 was another year of dedicated improvement. Business continued to surge, as the company registered strong growth in case completions, while its industry reach has also flourished, expanding through partnerships with adviser networks extending across the country.

Product innovation was highlighted by the judges as a key area driving Royal London Equity Release forward, and last year their products continued to thrive on major sourcing platforms such as Air, The Exchange, Advise Wise and Equity Release Supermarket.

The company is reaching a significant number of customers across the UK, with backing from a well-established and trusted mutual with over two million members, Royal London Equity Release has a significant opportunity to further promote growth in this area of the later life lending market.

Within its offering, as part of a continued commitment to meeting clients' needs, over 20 product changes were introduced to the exclusive Royal London Equity Release range last year.

The enhanced principal product now has a reduced minimum loan amount from £30,000 to £10,000, while Royal London Equity Release also announced further enhancements including a drawdown facility, and a reduced early repayment charge period from 10 to seven years, as well as updates to its flying freehold, construction, ground rent, and service criteria

To simplify business processes, the lender's dedicated teams have also collaborated to build a Broker Portal, ensuring a streamlined case-to-application journey, real-time case tracking, and smarter product selection.

With in-house development and design, the portal has provided Royal London Equity Release with the control needed to amend and evolve as industry and adviser needs change.

Congratulations again to Royal London Equity Release for demonstrating an outstanding performance.



Award-winning later life lending
Chosen by experts, trusted by advisers

The **Mortgage**

AWARDS
2026

WINNER

Later Life Lender of the Year

The Mortgage AWARDS 2026

Broker Firm of the Year (11 to 50 advisers)

MB Associates



This category is open to all broker businesses with 11 to 50 advisers, and recognises firms displaying strong levels of innovation, customer service and profitable business models.

Winner in this category last year, MB Associates made it back-to-back wins at the Mortgage Awards in 2026 after the judges praised the firm for its support in the local community, while also stating that the company “thrives” on client referrals.

Formed over 20 years ago by mortgage adviser Monica Bradley, MB Associates is a multi-award-winning broker with a strong reputation for exceptional client care. Bradley has over 30 years of experience in financial services, and the business has grown into a trusted name within the mortgage industry, expanding considerably over the last four years.

The firm has two offices in Cheam, Surrey, and has recently opened new premises in Sutton and Kingston. The company works with over 90 lenders and has access to thousands of mortgage products, supporting clients across residential, buy-to-let, remortgaging and later-life lending.

Last year saw MB Associates continue to demonstrate strong financial performance, balancing strategic investment with

sustained profitability.

Despite the significant costs associated with opening its two new premises, the firm’s results still reflected a more than solid upward trajectory.

The company’s strategic expenditure has positioned it for continued growth and long-term profitability, and by combining in-person advice with a strong digital presence and a focus on educational content, MB Associates continues to attract new clients while maintaining the loyalty of existing ones.

Satisfaction among those clients also remains at the heart of the company’s success. MB Associates strives to maintain and nurture long-term relationships over many years and has received consistent five-star ratings and glowing testimonials from new and long-term clients alike. To date, the firm has achieved 542 five-star Feefo reviews and has earned Feefo’s Exceptional Service Award for the past three consecutive years.

This year’s judges also heaped praise on MB Associates for being a hugely active member in the local community. The firm regularly sponsors local initiatives, including the Sutton Bengali Association’s community events, promoting inclusivity and engagement across the area.

The company also last year sponsored a 1600km charity cycling challenge from Land’s End to John O’Groats, raising funds for Versus Arthritis and The UK Sepsis Trust in memory of a client’s wife, who died from sepsis. As the official kit sponsor, MB Associates helped raise both awareness and vital funds for the two important causes.

MB Associates has proved itself as a forward-thinking, client-centric mortgage brokerage built on innovation, trust and excellence. Its ability to adapt, communicate, and deliver consistently outstanding service has established the firm as a respected presence in its community, and profitable business in the mortgage market.

We send our congratulations to MB Associates once again.



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provided from
start to finish.'**

Gerry Halls

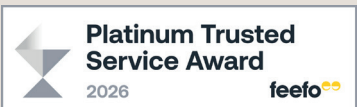
**'We knew we were
in safe hands.'**

Zoe Withersby

**'Responsive, super
efficient and
amazingly effective.'**

Madeleine Shearer

*We shop around
on your behalf to save
you time and money.*



The Mortgage AWARDS 2026

Bridging Lender of the Year

Roma Finance



The Bridging Lender of the Year award recognises the firm that has best demonstrated a commitment to developing cost-effective products and supporting brokers in serving their clients, while also delivering strong business growth.

After impressing the judges with its product innovation, technology use, and speed of delivery, Roma Finance took home the trophy at this year's Mortgage Awards.

A specialist property lender with a passion for helping people build wealth through property, Roma Finance is more than just a lender. The company is a long-term partner to brokers and investors, delivering a borrower-first experience that puts people before property.

Roma's underwriting approach allows the firm to lend where its peers might not, offering tailored solutions for bridging, auctions, conversions, refurbishments, developer exits, below market value purchases, and development finance.

The lender's product ranges – RomaFLOW, RomaGROW, and RomaPRO – can be used individually or as a comprehensive lending journey, helping borrowers move seamlessly from acquisition to exit and onto their next project.

Last year marked a breakthrough period for Roma, as the firm delivered record-breaking results in new lending, loan book growth, and borrower outcomes. Roma's loan book had huge year-on-year growth last year when it surpassed £250m in August, a testament to the strength of its vision, the dedication of its exceptional team, and the trust placed in the company by brokers and customers alike.

Among the achievements last year, Roma completed a £1.9m commercial bridging loan in just nine days, setting a new benchmark for speed and efficiency in the market. This continued throughout the year, with multiple high value completions funding in under a week.

Despite market volatility, Roma has remained steady in risk and price, developing relationships to build its borrower-first approach, and positioning the company as a stabilising force in the bridging sector.

Last year also saw Roma secure a £100m facility with NatWest – taking the company to 10 funding lines worth £400m – strengthening its funding capacity and enabling the firm to offer larger, more flexible facilities with faster delivery.

The judges also singled out Roma's use of technology as a key innovation driving the firm forward. The company's partnership with DeskVal, the AI-driven valuation service, in particular has transformed the speed and certainty of bridging cases. DeskVal enables faster, more accurate property valuations, reducing reliance on traditional processes, and accelerating Roma's completions without compromising quality or risk management.

Whether supporting brokers, launching new products, or redefining service standards, Roma has displayed a commitment to shaping the future of bridging finance one relationship, one innovation, and one successful outcome at a time.

We send our congratulations to Roma Finance for an outstanding performance across last year.

The Mortgage AWARDS 2026

Bridging Broker of the Year

Portway Finance



The Bridging Broker of the Year recognises firms that have shown a strong understanding of how bridging products are used by consumers, while providing an efficient service.

This year's winner was Portway Finance after the judges praised its submission for highlighting integrity, long-term relationships, and consistent improvement of service standards.

Portway is a whole of market, FCA-regulated brokerage dedicated to delivering exceptional and tailored financial solutions. With unrivalled industry expertise and strong partnerships with banks and specialist finance providers, the company connects clients with the most suitable lenders and products for their individual needs.

From the first consultation through to completion, Portway's advisers manage every step of the process, including applications, offers and legal coordination, ensuring a seamless experience. Each case is handled by a dedicated broker with support from a senior case manager and administration team, giving clients one consistent point of contact.

This proactive approach ensures documentation is complete, valuers are briefed effectively, and legal teams are aligned,

minimising disruption and keeping transactions moving. As a result, Portway achieved a record year of growth last year.

By September, it had completed £29.4m in bridging transactions, surpassing its full-year 2024 total of £27.2m. This included a landmark case delivering an £8.5m commercial bridge in Mayfair, with industry-leading terms, completed in three weeks.

The company's record year reflects its reputation as a trusted specialist, with the judges highlighting the company's focus on technology, which has played a vital role in its success.

DocuSign has removed paperwork delays, while an AI-enabled CRM automates key workflows, improving accuracy, and freeing up time to focus on building relationships and structuring deals.

Speed, reliability and expertise underpin the Portway service, driving repeat business from clients who value calm under pressure. The firm's relationships are another defining strength. Portway maintains direct access to senior decision makers, complementing this with private funding lines from trusted high-net-worth investors. This dual access gives Portway the flexibility to negotiate terms and move at speed.

Portway has built its bridging proposition on understanding why clients need these products, not just how they work. It focuses on scenarios such as chain breaks, auction purchases, development exits and commercial acquisitions – situations where bridging finance unlocks opportunity.

Across the entire bridging finance spectrum, Portway's expertise, relationships and responsiveness combine at their strongest. In a field where time is critical and precision matters, the company has built a service that clients can depend on completely.

Whether it is rescuing a deal that has stalled or securing a purchase at speed, Portway has demonstrated clarity, certainty and results when they matter most.

We send our congratulations to Portway Finance for an outstanding performance across the year.

The Mortgage AWARDS 2026

Equity Release Broker of the Year

Later Life Retirement Planning



The Equity Release Broker of the Year recognises the firm's dedication to customer service and its quality of advice over the last year with clear evidence demonstrating this.

Later Life Retirement Planning (LLRP) took home the trophy this year, after the judges praised the firm as a "client-first broker" delivering ethical and holistic equity release advice.

As an independent advisory broker specialising in lifetime mortgages, RIOs, and estate planning, LLRP has set the standard in the later life advice world, proving that compliance and compassion can go hand in hand.

Every piece of advice provided by the firm is tailored, transparent, and designed to genuinely improve its clients' lives in retirement. The LLRP team combines deep expertise with real empathy, guiding clients through what can often be complex decisions with clarity and compassion.

Since the firm's inception in January 2024, LLRP has grown from one to nine advisers and added five skilled administrative professionals. This expansion has streamlined case processing, allowing completions in as few as 11 working days – and often within the same month of submission, whilst working at the

client's pace and ensuring full understanding throughout.

With this growth, LLRP has gone from strength to strength. Last year saw the firm partner with Lendle Finance Group to expand its advisory permissions and product range, enabling the company to provide clients with a truly whole-of-market service, including secured loans, mortgages, and buy-to-let products, alongside its specialist later life lending and equity release expertise.

A key development has also been the introduction of a dedicated paraplanning function, centralising the preparation of suitability reports. This has driven greater consistency, improved efficiency, and strengthened the firm's compliance framework – reinforcing its commitment to delivering clear, well-evidenced, and client-focused advice.

This client-first approach is also evidenced by LLRP's strong conversion from proposal to application stage, demonstrating the company's ability to build meaningful relationships and maintain high levels of client trust.

Everything LLRP does is built around fairness and understanding, and the firm is consistently acting in its clients' best interests, fully aligned with the expectations of the Equity Release Council, as well as the FCA and its Consumer Duty regulation.

The judges were particularly impressed by the holistic and ethical nature of LLRP's advice, with a consistent track record of advising clients not to proceed where it is not in their best interests – a clear demonstration that suitability and client outcomes are placed firmly ahead of any commercial consideration.

LLRP's success over the last year reflects the integrity, innovation, and care that its team brings to every client, as well as the firm's ongoing commitment to raising the bar for what great later life advice should look like.

We send our congratulations to all the team at LLRP.

MONEYAge

AWARDS

2026



Awards Ceremony, 14 October 2026, Waldorf Hilton, London

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Deadline for entries: 05 June 2026



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