

August 2026 | Edition 3

BRIGHT INSIGHTS

THE LATEST SPECIALIST LENDING NEWS & CLIENT TRENDS

WELCOME TO BRIGHT INSIGHTS

2026 insight.

with Clare Jupp,
CPO, Brightstar Group
Managing Director,
The School Fees Company

Articles covering:

Residential Mortgages
Buy-to-let Mortgages
Second Charge Mortgages
Bridging & Development
Commercial Finance
& Insurance!

For intermediaries only

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Welcome to Bright Insights

Welcome to the latest edition of Bright Insights, which once again brings together perspectives from across the Brightstar Group and reflects the breadth of knowledge, experience and expertise within our team.

The market has remained unpredictable this year. Changing interest-rate expectations, wider economic pressures and geopolitical uncertainty have all affected confidence. However, the articles in this edition demonstrate that demand for specialist advice remains strong and that opportunities continue to emerge for brokers who know where to look.

Andrew Cappaert considers how brokers can reach their full potential by recognising opportunities across specialist finance. Brokers do not need to become experts in every sector, but they do need the confidence to identify a potential requirement and introduce the client to someone with the relevant expertise.

This importance of specialist knowledge is reflected throughout the edition. Hisham Elabaire and Robert Collins explore conditions within commercial property finance, including the potential pent-up demand waiting to enter the market and the growing interest in commercial and semi-commercial property among established residential landlords.

Stacey Forrester and Hazel Jasper examine the changing residential mortgage landscape. Adverse credit, complex incomes and non-standard properties are becoming increasingly common, reinforcing the argument that specialist lending is no longer a niche or last-resort option. For many clients, it is now an essential part of everyday mortgage advice.

Stewart Simpson makes a similar case for second charge mortgages. Stable pricing, stronger lender competition, broader criteria and improvements in technology mean that seconds should be considered alongside remortgages and further advances at the beginning of the advice process.

While Jacqui Edwards also demonstrates why experience and responsive service matter when a transaction is approaching completion. Her insight into specialist insurance shows how acting quickly, while understanding the lender's requirements and the wider transaction, can make the difference between a completion proceeding or being delayed.

Looking at the columnists featured in this edition, I am proud to see so many valued members of our Partners and Platinum Partners Club, recognising those who have served for more than five or ten years within the business.

Staff retention is something we have always valued and worked hard to consolidate. By placing our people at the heart of what we do, we recognise and reward loyalty, contribution and long service. Today, 49% of our team have worked with us for more than five years, while 22% have achieved more than a decade of service.

That depth of experience is one of our greatest strengths. It provides continuity for our partners and enables brokers to benefit from knowledge developed across different markets, economic cycles and complex client circumstances.

While we are proud to be the UK market leader in specialist property debt, we have never stood still and have consistently diversified and looked for underserved markets in which our expertise can make a meaningful difference.

We recently moved into the education sector, expanding the Group's portfolio to five businesses, with a sixth soon to follow.

From a personal perspective, I have been hugely excited to help develop this new part of the Group during 2026 through the launch of The School Fees Company.

The business supports families with the management of education-related costs from nursery through to university, including overseas opportunities involving sport or international university study.

This move has enabled me to draw upon my contacts and more than 16 years of experience working in education. It has also introduced the Group to a new community of clients who may benefit from the same specialist thinking, in-house knowledge and individual service that underpin our established businesses.

With The School Fees Company now gathering momentum, we are preparing to reveal the next stage of this proposition, which will launch imminently. Watch this space as we continue to evolve within the specialist market.

Finally, as a forward-thinking business, our stakeholders remain fully committed to using artificial intelligence and technology to deliver quicker outcomes for clients.

Technology can improve efficiency, but it works best when combined with experienced people, strong relationships and human judgement.

We believe Brightstar Group remains the partner of choice and we look forward to continuing our relationships with brokers while providing the exceptional service that defines our brand.

Clare Jupp,
CPO, Brightstar Group
Managing Director, The School Fees Company



Second charges become a main mortgage option

The second charge mortgage market enjoyed a strong first half of the year, with increasing enquiry and completion volumes, growing competition between lenders and more brokers recognising the value these products can offer.

One reason for this growth has been the sector's stability. While parts of the mortgage and short-term lending markets have experienced pricing changes and fluctuating lender appetite, second charge products have remained comparatively steady.

There have been some individual rate movements, but lenders have generally continued to offer consistent pricing and criteria. As a result, second charges have been able to help clients affected by changes elsewhere in the market.

A second charge should not be treated as the last resort. It belongs alongside a remortgage and further advance as one of the principal options brokers assess when advising a client. In some circumstances, it may be the most appropriate route from the outset.

The solution will always depend on the client's circumstances and the total cost of borrowing. However, a second charge should not be dismissed simply because the broker is less familiar with the product.

Education is therefore central to the market's continued growth. Brightstar's national account managers regularly meet brokers, networks and directly authorised firms, while our focus sessions explain where a second charge can fit and how the application process works. Once a broker completes their first case and sees the outcome, they usually become much more comfortable discussing the option with other clients.

The reasons borrowers use second charges are also becoming more diverse. Debt consolidation and home improvements remain an important part of the market, but they are no longer the whole story.

We are seeing second charges used to fund school fees, business investment and property deposits. A homeowner may, for example, release equity from their residential property to contribute towards the deposit on a buy-to-let purchase, with a separate first charge mortgage secured against the investment property.

Other clients are using residential equity to expand a business or purchase the commercial premises they currently rent. This can replace a rental commitment with ownership of an asset and potentially add long-term value to the business.

Lender competition is another reason for optimism. The market now includes a wide range of established specialist lenders and major financial brands with a strong appetite to lend. That competition is supporting sharper pricing, broader criteria and continued investment in service.

Technology is transforming the speed at which cases can be completed. Automated valuations, digital documents and more efficient underwriting processes mean some straightforward applications can progress remarkably quickly. I recently completed a case just a few days after carrying out the initial fact-find.

Not every application will move at that speed, but it demonstrates how far the sector has progressed. Brokers are often surprised by both the turnaround times and the interest rates available because their expectations are based on what the second charge market looked like many years ago.

Clients' financial circumstances are becoming more complex, and their reasons for raising money are changing. Brokers can no longer assume that one product or one area of the mortgage market will meet every need.

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Second Charge

My message is straightforward: do not put second charges at the bottom of the list because you do not understand them. Start the conversation early and let a specialist help compare the available options.

With lender competition intensifying, technology improving and broker awareness increasing, I expect the second charge market to continue growing over the months ahead. That growth can benefit lenders and brokers, but most importantly, it gives clients a broader range of potential solutions.

For intermediaries only



Stewart Simpson
*Second Charge
Mortgage Specialist,
Brightstar Financial*

Contact





PRESENTS

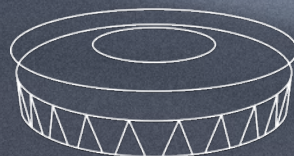
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need

Demand for specialist residential mortgages remained strong throughout the first half of the year. Even when rates have risen, we have continued to receive a steady flow of enquiries involving clients who need more help than a mainstream lender can provide.

These are often borrowers who have been declined on the high street because of adverse credit, complex income, affordability constraints or a non-standard property. We have seen a particular increase in adverse credit cases, although unusual income structures and requests for higher income multiples also remain a significant part of our work.

Lenders are increasingly willing to consider circumstances that would previously have resulted in an automatic decline. However, the market is complex and lender appetites can differ considerably. The challenge is knowing which lender is likely to take a pragmatic view of a particular client.

This is where experience and strong lender relationships can make a real difference.

Stacey Forrester,
*Specialist Mortgage Consultant,
Brightstar Financial*

Contact

Why difficult mortgage cases need a human touch

Mortgage brokers understandably use sourcing systems to identify potential products, and we also need sourcing evidence as part of our compliance process. However, a sourcing system cannot always reflect every detail of a lender's appetite or reveal where it may be willing to consider an exception.

Much of our work is therefore based on the knowledge we have developed by dealing with specialist lenders every day. We understand which lenders may be flexible around a particular credit event, income source or property type. Brightstar also has access to selected packaged products and enhanced criteria that may not be available through a standard direct application.

There have been occasions when I have suggested a lender that already appears on the introducing broker's panel. The broker's initial reaction is often that the lender did not appear in their search or had previously rejected the enquiry. However, we may know that the case can work when it is presented in a certain way or discussed with the right underwriter.

These relationships do not mean forcing through unsuitable applications. They allow us to explain the complete circumstances and establish whether there is a reasonable basis for the lender to consider the case.

Buy-to-let activity has strengthened again, with portfolio landlords examining more complex ownership structures.

We are receiving enquiries involving special purpose vehicles, holding companies and trusts, as well as landlords considering whether to transfer properties into a limited company. These transactions require careful handling

because the treatment can vary between lenders. A transfer may be regarded as a purchase in some circumstances and a remortgage in others.

Brokers and their clients must also obtain appropriate legal and tax advice before changing an ownership structure. Potential mortgage, tax and Stamp Duty consequences need to be understood before proceeding; the cheapest-looking structure at the outset will not necessarily produce the best overall outcome.

Across both residential and buy-to-let, clients increasingly recognise that waiting for the perfect moment carries its own risk. Mortgage pricing can remain stable for several weeks before changing suddenly because of swap-rate movements or wider economic events. Delaying may result in a better deal, but it could equally reduce affordability or borrowing capacity.

That does not mean every client should act immediately. It means decisions should be based on their circumstances rather than an attempt to predict every future rate movement.

My message to brokers is simple: if you have a case that appears impossible to place, ask us to look at it before turning the client away.

There is no charge for asking the question, and brokers can still earn from successfully completed cases through our enhanced procurement-fee arrangements.

Specialist mortgage cases rarely fit neatly into boxes. Sometimes, it takes human knowledge, relationships and persistence to find the right answer.



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Experience makes difference when is critical

Sometimes, getting a property finance transaction over the line comes down to acting quickly.

We recently received an urgent request from a client whose building insurance needed to be updated before their lender would release the funds for completion. The enquiry reached us at 9.51am and everything was resolved by 11am, allowing the transaction to remain on track.

That speed of response matters when a completion is at risk but it is only possible when it is supported by experience and an understanding of what every party needs.

I have worked in financial services for 28 years, including 17 years as a mortgage broker at HSBC. I have also spent the past nine years working across the Brightstar Group, gaining experience in several divisions and developing a detailed understanding of the specialist property finance market.

That background shapes the service we provide at Solstar. Having worked as a mortgage broker, I understand the pressures brokers face. They may have spent weeks structuring a transaction, managing the application and responding to lender requirements. When completion is approaching, the last thing they need is an insurance issue creating an avoidable delay.

I also understand the information a lender is likely to require and the questions that need to be asked of the client. This allows us to identify potential issues early and arrange cover that reflects the property, the proposed works and the lender's conditions.

For a straightforward home purchase, a client may be tempted to arrange insurance online. However, specialist finance transactions rarely fit neatly into an online journey.

A commercial warehouse, mixed-use building, investment property or property undergoing substantial refurbishment may require cover that is not readily available from a mainstream provider. If the wrong information is entered or an important detail is overlooked, the client could find themselves underinsured or with a policy that does not satisfy their lender.

Jacqui Edwards,
*Head of Insurance,
Solstar Insurance*

Contact



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This is where a tailored approach becomes important.

A broker may be highly experienced in arranging bridging, commercial or specialist mortgage finance without having detailed knowledge of the insurance market. They should not be expected to understand every policy wording or know which insurer is comfortable with every type of risk.

Solstar can take that responsibility from them. We can review the circumstances, identify the relevant risks and approach insurers with an appetite for the case. This frees the broker to concentrate on progressing the finance and managing the wider client relationship.

Our support can also extend beyond the initial transaction. A client using bridging finance may be purchasing an empty property that they intend to renovate before moving into it. We can arrange appropriate cover while the building is unoccupied and undergoing works and then help the client move to suitable residential insurance once the project is complete.

That continuity means we are not simply arranging a policy at one point in time. We are supporting the client throughout the property journey and helping ensure their cover continues to reflect how the building is being used.

Insurance may not always be the first part of a property transaction that people want to discuss. However, when the correct cover is a condition of the lender releasing funds, it becomes critical.

Good service is about more than finding a policy. It is about understanding the entire transaction, anticipating what could prevent completion and acting quickly when a broker or client needs help.

For brokers, that means having someone they can trust with the paperwork, the lender requirements and the specialist details. They can hand the insurance requirement to us, knowing we understand where it fits within the wider transaction and will do everything possible to keep their client moving towards completion.

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- **Dual Representation** available on kerbside residential properties
- **AVMs** and **Desktop Valuations** considered



Our Refurb loan with up to 90% LTV

With full flexibility around the servicing of interest and no mid-term valuations, our Refurb product is ideal for the purchase and light refurbishment or conversion of residential BTL and HMO properties.

Key Features

- Up to **90% LTV** day one
- **No minimum term** and **up to 12 months**
- Interest can be **serviced** or **deducted**
- **Dual Representation** available on kerbside residential properties

UNIQUELY DIFFERENT



Our Development finance product with up to 70% GDV

Our Development product offers up to 70% LTV and 100% of works as well as no mid-term valuation, ensuring its suitability for a wide range of property projects. Ideal for development schemes of up to £1,000,000 that result in up to 4 houses or 6 flats.

Key Features

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Commercial property offers opportunity in an uncertain market

The UK commercial mortgage market enjoyed a strong first half of the year. Activity has become a little quieter over the summer - as we would normally expect - but the market remains steady and there are encouraging signs that confidence is returning.

Commercial property has not been immune to the volatility caused by wider economic and geopolitical events. Movements in interest rates, conflict in the Middle East and political change closer to home have all influenced sentiment.

When uncertainty increases, the effect can be almost immediate. Lenders may adjust their pricing or temporarily reconsider their appetite, while some clients decide to postpone a purchase or refinancing until the outlook becomes clearer.

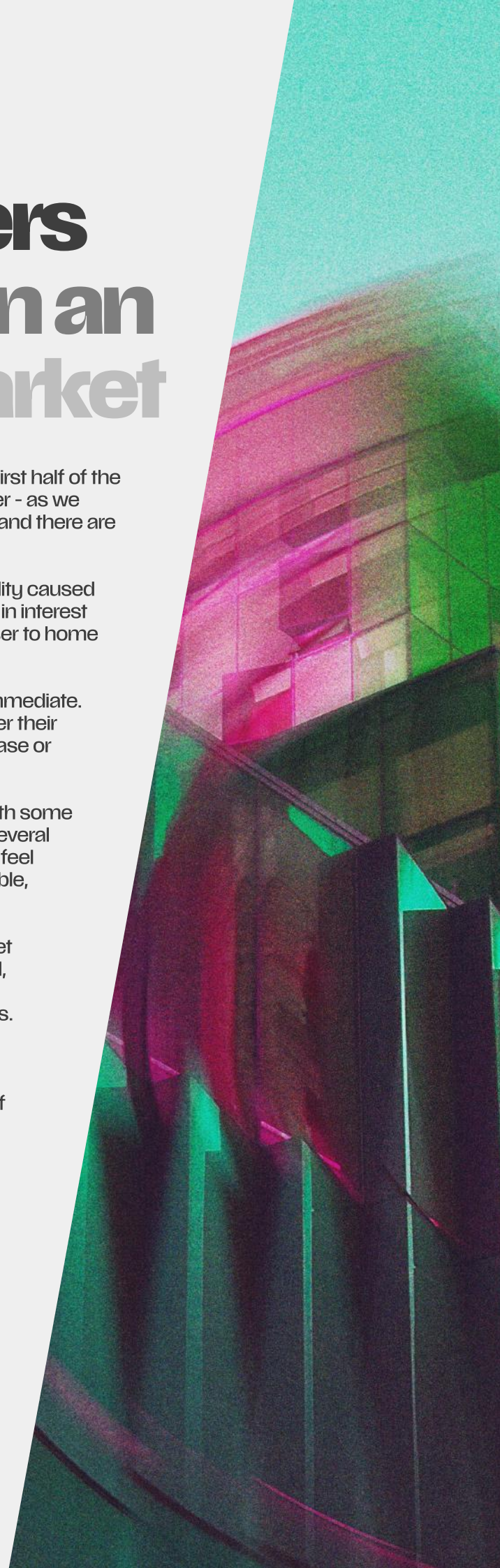
However, recent weeks have brought greater stability, with some rates beginning to ease. I have also been contacted by several clients who received quotes a few months ago and now feel ready to proceed. When pricing becomes more predictable, clients can make decisions with greater confidence.

During my eight-and-a-half years at Brightstar, the market has had to navigate Brexit, the pandemic, political turmoil, wars and significant interest-rate changes. Before one challenge has completely passed, another often appears.

The important lesson is that markets adapt. Activity may pause but businesses still need premises, investors still identify opportunities and borrowers still reach the end of their existing mortgage terms.

For brokers, successfully navigating these conditions comes down to understanding lender appetite and having access to experience. There will always be clients who need to act, even if conditions are not perfect.

A business may need to refinance or purchase the premises from which it trades. Waiting indefinitely may not be practical, so the priority is to find the most appropriate funding available now. A shorter-term product or an arrangement that can be reviewed in two or three years may offer a sensible route forward.



Brokers entering the commercial finance market for the first time should avoid comparing it directly with residential lending. Commercial mortgages are a different proposition, with pricing, valuation costs, legal fees and arrangement fees that will typically be higher.

This can initially come as a surprise to both brokers and clients. Our role is to explain the reasons, set realistic expectations and demonstrate how the proposed terms compare with the wider commercial market.

There is considerable opportunity for brokers willing to start these conversations. We are seeing more trading businesses purchasing properties they have occupied as tenants for several years. Buying can give the business greater control over its premises while allowing the owner to build a valuable long-term asset.

We are also receiving enquiries from experienced residential landlords exploring commercial property for the first time. Changes to taxation, regulation and licensing in the buy-to-let market have encouraged some investors to consider how commercial property could complement their existing portfolios.

For many, a semi-commercial property can provide a useful stepping stone. A building with a commercial unit on the ground floor and residential accommodation above retains a familiar residential element while introducing the investor to commercial tenants and leases.

Commercial property can offer distinct benefits. Leases may run for five or ten years, providing greater visibility over future rental income, with rent reviews often written into the agreement. Depending on the lease, the tenant may also take responsibility for repairs and maintenance.

This contrasts with residential property, where landlords can face greater tenant turnover and retain more responsibility for the condition of the property. However, every transaction has its own risks, so the tenant covenant, lease terms, property and location all require careful assessment.

For the remainder of the year, greater stability and further reductions in lender pricing would help bring more activity into the market. But opportunity already exists. Brokers who recognise it and work with an experienced specialist can help clients move forward, even when the wider environment remains uncertain.

Hisham Elabaire
Commercial Finance Specialist
Brightstar Financial

Contact

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Organic growth is naturally associated with attracting new business and building new relationships. While this remains important to Brightstar, there is just as much potential to be found by helping the brokers who already work with us make more of every client conversation.

Many brokers initially approach Brightstar for support in one particular area. They may regularly introduce residential or buy-to-let cases, for example, but never consider us for second charge mortgages, bridging or commercial finance.

Often, this is not because their clients have no requirement for these products. It is because the broker does not feel sufficiently confident discussing them.

Specialist finance can appear complicated from the outside. Brokers may worry about identifying the right solution, asking the correct questions or beginning a conversation they do not know how to complete.

Our role is to remove that fear of the unknown.

I do not believe brokers need to become experts in every area of specialist finance. Instead, brokers need to become experts at spotting opportunities.

Once an opportunity has been identified, our specialists can take care of the detail.

Commercial finance is a particularly good example. The overwhelming majority of residential mortgage brokers I meet do not regularly discuss commercial finance with their clients. Yet many will have a substantial number of self-employed customers, company directors and other business decision-makers within their client banks.

Two straightforward questions could uncover valuable opportunities.

If the client operates from business premises, do they own or lease them? If they lease, have they considered buying?

Owning a commercial property can give a business greater control over its future and create an asset that may continue to provide value long after the owner retires. Depending on the circumstances, mortgage payments may also compare favourably with the cost of rent.

The second question is simply: when did you last review your business finance?

The traditional relationship between a business owner and their local bank manager has largely disappeared. Many businesses no longer have someone who understands their circumstances and can sit down with them to discuss their wider financial requirements.

Our commercial specialists can consider everything from mortgages and asset finance to invoice finance and funding for new equipment or vehicles. The broker does not need to attend the meeting but still shares in any income generated by an introduction.

In one case, a residential broker introduced a client who was buying a warehouse. After little more than a couple of calls and emails, the resulting commercial finance transaction produced a healthy five-figure pay-away payment for the broker. Had they simply said, "I don't do commercial finance," that opportunity would have disappeared.

Education is central to helping brokers build the confidence to have these conversations. Our fact-find guides provide a straightforward list of the information required for different types of enquiry. A broker who identifies a potential bridging requirement, for example, can use the guide to ask the relevant questions without needing detailed product knowledge.

Helping brokers reach their full potential

We also run weekly focus sessions that bring brokers together with consultants from different Brightstar divisions. These are informal, practical discussions rather than slide-heavy presentations. Our specialists explain what they are seeing, the enquiries reaching their desks and the obstacles they are helping clients overcome. Brokers can then ask questions and explore real cases.

Helping brokers reach their full potential is not about encouraging them to chase commission or recommend a product simply because it pays well. The client's needs must always come first.

It is about recognising that a broker's existing client bank may contain many unmet needs. With the right support, brokers can provide a more comprehensive service, strengthen their client relationships and generate additional income without becoming specialists in every market themselves.

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Andrew Cappaert,
*Group Head of
National Accounts,
Brightstar Group*

Contact

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Specialist mortgages were once considered a relatively small part of the residential market. However, the cases reaching my desk suggest this distinction is rapidly disappearing.

Although I also arrange bridging finance and occasionally handle commercial enquiries, much of my work involves helping people purchase or remortgage their homes. This includes first-time buyers, existing homeowners and borrowers whose circumstances do not fit mainstream lending criteria.

A few years ago, perhaps 20-30% of my residential cases would have required a specialist lender. Today, I estimate that the proportion is closer to 70-75%.

Even applications that initially appear straightforward can contain an element that takes them outside high street criteria. It may be the client's credit profile, income structure, or the type of property they want to buy. Whatever the reason, more borrowers need a lender capable of looking beyond conventional boxes.

Adverse credit and debt consolidation are particularly prominent. Pressure on household finances has resulted in some clients missing payments or accumulating unsecured debts to cover essential expenditure.

Mainstream lenders are understandably cautious about recent credit problems. Specialist lenders may be able to look at the circumstances surrounding those events, how the client has managed their commitments since and whether the proposed mortgage is affordable or appropriate.

The property itself can also create complications. Someone seeking an affordable home in London, for example, may be considering a flat in a high-rise or ex-local authority building.

Hazel Jasper,
Associate,
Sirius Finance

Contact

Specialist is becoming the new normal

Yet some mainstream lenders will not accept the property because of its height, construction or other features.

As borrowers and housing choices become more complex, mainstream lenders will need to adapt. If they retain criteria designed around an increasingly narrow definition of a standard customer or property, they risk becoming inaccessible to a growing proportion of the market.

The year itself has been unpredictable. Activity started strongly, with February and March looking particularly encouraging. Geopolitical events then created a sudden pause as clients waited to understand the possible impact on mortgage rates and the economy.

That pattern has repeated. Uncertainty initially causes borrowers to hesitate, followed by activity when they decide that waiting may expose them to less favourable pricing. Mortgage rates have cyclically shown signs of improvement followed by sharp rises in response to swap rates, inflation expectations or global events.

In this environment, it is tempting to try to predict exactly what rates will do. I prefer to focus on what the client knows about their own plans, as it is truly impossible to predict rates.

Tracker mortgages can be suitable in certain circumstances, particularly where a client expects to sell soon and wants a product without early repayment charges. However, they will not suit everybody. If Bank Rate rises, payments can increase immediately, while moving onto a fixed rate may involve another application and further costs.

Similarly, the decision between a two-year and five-year fixed rate should not rest solely on a forecast. Nobody can reliably predict mortgage pricing several years ahead.

Instead, I ask clients to consider how long they expect to remain in the property, whether their family or employment circumstances may change and how they would feel if rates were higher when a shorter fixed period ended.

Someone expecting to move within two years may value flexibility. A client planning to remain in their home for longer may place greater importance on payment certainty. My role is to explain the available products, costs and risks clearly, enabling them to make an informed decision.

The market is likely to remain uncertain and volatile during the remainder of the year. Rather than trying to time it perfectly, borrowers should make decisions based on affordability, their plans, and their tolerance for uncertainty.

Specialist mortgages are no longer limited to unusual cases. Credit profiles, income patterns and properties are becoming more varied, making specialist lending part of everyday residential advice.

For borrowers, being declined by a high street lender does not necessarily represent the end of the journey. More often than not, it is simply the point at which a more holistic approach is required.

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Based on 4000 reviews



Efficient quick service

Efficient quick service, with good level of updates and communication about the case.

Andy Davies, 24 July

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Excellent service

Krystal was dealing with our case and she was excellent. Listened and understood what we were trying to achieve and carried out everything in...

Jennifer West, 30 July



I've been dealing with...

I've been dealing with Brightstar for quite some time and I'm very happy with their service. I've done quite a few applications...

Charanjit M, 30 July

Pent-up demand could support a more active property market

The property finance market has been relatively stop-start this year. There is certainly appetite from lenders to deploy funds, but some investors remain hesitant about committing to their next transaction.

We entered the year with optimism that interest rates would fall, but renewed conflict in the Middle East introduced another period of economic uncertainty. Concerns about energy costs and inflation changed expectations for the direction of interest rates and encouraged some investors to pause.

Nevertheless, I am having plenty of conversations with clients who are requesting terms and considering potential purchases.

This suggests there is pent-up demand which could translate into stronger activity once the economic and geopolitical backdrop becomes more settled.

Interest-rate reductions would be an important catalyst, but at the moment the Bank of England is juggling the focus on keeping inflation under control while trying to ensure that the underlying economy continues to grow. Lower borrowing costs improve the potential return from an investment and can make it easier for a transaction to meet lender affordability requirements. This is particularly relevant to clients seeking to maximise leverage, as reduced finance costs can lower the cash contribution needed to complete a purchase.

The UK economy has shown resilience but property investors still need confidence before pressing the button. My expectation for the coming months is therefore a period of consolidation rather than dramatic growth in property values.

Buyers remain selective, while owners who do not have to sell may be reluctant to accept less than the price they believe their property should achieve. A sustained period of stability could help bring the two sides closer together and lay the foundations for a stronger market during 2027.

In terms of the business crossing my desk, commercial and semi-commercial investment applications remain prominent. Ground-up development continues to be challenging, with considerably more activity in refurbishment and conversion finance.

We are seeing investors buy properties at auction, use bridging finance to complete the purchase and then refurbish them before either selling or refinancing. Where the work extends beyond a straightforward refurbishment, funding can also be structured to contribute towards the conversion costs.

For intermediaries only

Rob Collins,
Senior Associate,
Sirius Finance

Contact



ould five

Another clear trend is the number of residential landlords considering commercial or semi-commercial property. A shop with residential accommodation above can offer a logical first step into the market because it combines the familiarity of a residential investment with a commercial unit.

It also creates opportunities for residential mortgage brokers. Brokers should consider speaking to their landlord clients about whether they are exploring commercial property. The expertise needed to arrange the finance can then be provided by a specialist.

Commercial lending is a broad market and the most suitable lender is not always obvious. Traditional high street banks can take a different approach from smaller banks and specialist funders, with the latter often able to demonstrate greater flexibility. Understanding their respective appetites, structures and processes comes from dealing with these cases every day.

Brokers who receive a commercial enquiry do not need to become commercial finance experts themselves. At Sirius Finance, we can support the transaction in whichever way best suits the introducing broker.

They can provide a client's name and contact details and allow us to manage the case directly, or they can remain involved and retain all communication with the client while we work behind the scenes. This can be particularly important when the individual is a longstanding or otherwise valuable client.

Our broker-to-broker model is part of the Brightstar Group's DNA. We do not cross-sell to introduced clients, and the original broker's relationship remains protected. Any future opportunities stay under their banner, with the appropriate commission arrangements maintained.

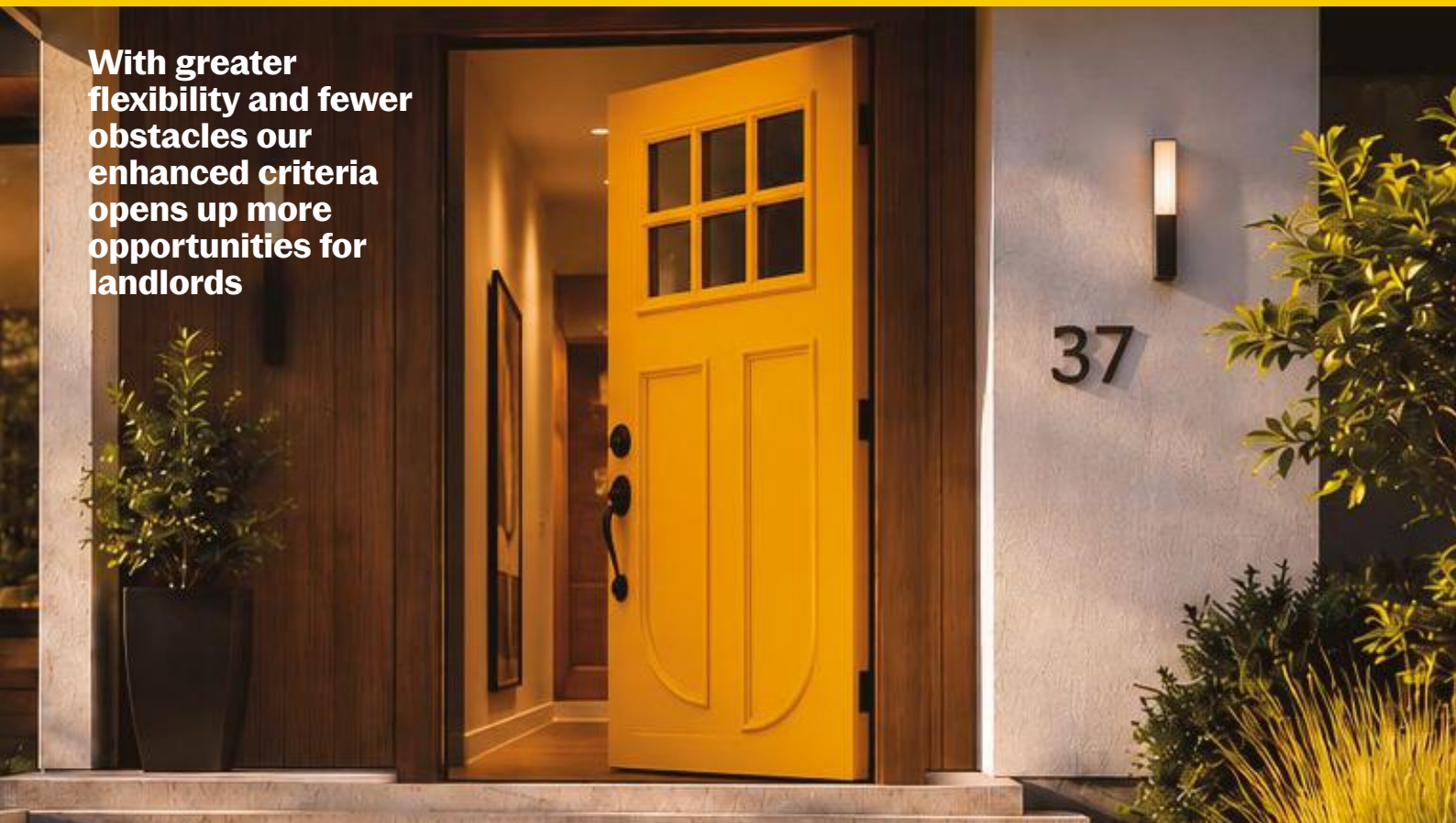
The commercial property market still faces uncertainty but lenders want to lend and investors continue to identify viable opportunities.

For brokers, the key is to start the conversation with clients and recognise where a specialist can help turn that opportunity into a completed transaction.



Better BTL! Our enhanced criteria will help you open more doors.

With greater flexibility and fewer obstacles our enhanced criteria opens up more opportunities for landlords



Key Criteria Changes

- **Maximum Term** – Maximum term increased to 30 years.
- **Minimum Ownership Period** – Minimum ownership period removed; no minimum required.
- **Landlord Experience (HMOs & MUBs)** – Experience requirement removed for HMOs and MUBs, up to 6 beds for HMOs and 4 units for MUBs.
- **Exposure Limits** – Exposure limits increased to 10 BTL loans / £3m per applicant.
- **Income Evidence** – Income evidence only required where necessary.
- **Background Portfolio Information** – Background portfolio details only required where relevant.
- **Deposit Evidence / Gifted Deposits** – Wording simplified with wider acceptance of deposit sources, including gifted deposits.
- **Freeholder / Leasehold Requirements** – Process barriers removed where long leasehold is adequate.
- **Specialist Property Types** – Clearer criteria now in place across HMOs, MUBs, holiday lets, expats and SPVs.

Smarter BTL! **Enjoy a smoother,** **faster journey** **with UTB.**

Streamlined DIP and application processes and smarter comms are creating a smoother journey for BTL brokers.

At UTB we're always looking for ways to make it quicker and easier for brokers to place and complete business with us.

That's why we've introduced a raft of operational enhancements across our Buy-to-Let proposition, removing unnecessary administration, improving consistency and helping cases progress more smoothly from application to completion.



What's new?

Less paperwork – We've reduced mandatory submission requirements to help you package cases more quickly.

Clearer criteria – Simpler wording makes it easier to identify the right product first time.

More consistent underwriting – Improved system enhancements help deliver quicker, more consistent decisions.

Smarter portfolio assessments – A more proportionate approach means fewer unnecessary questions and checks.

Reduced rework – Clearer guidance on deposits, tenancy types and valuation requirements helps avoid delays.

Clearer communications – Simpler updates make it easier to stay informed throughout the life of your case.

What does this mean for you?

In short, less administration, fewer delays and a smoother journey from application through to completion. These enhancements are available immediately on all new Buy-to-Let applications and form part of our continued investment in making UTB an even easier lender to do business with.

Ready to place your next BTL case?

Whether you're working on a straightforward purchase, portfolio landlord or more complex Buy-to-Let enquiry, we want to help.

Speak to your UTB Business Development Manager today.

Call us on **020 7031 1551** or email mortgage.enquiries@utbank.co.uk and let's write more Buy-to-Let business together.





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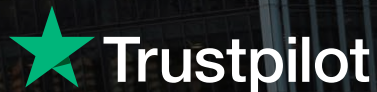
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Based on 929 reviews



Helpful, efficient expert...

Helpful, efficient with expert advice and catered services fantastically to my individual needs. I worked...

Tom Boxer, 24th July



Terrific efficient service once again...

Terrific efficient service once again from Sirius Finance!

Richard W, 6th July



Very impressed

Worked with Simon Nichola to sort a remortgage. He was incredibly helpful & patient...

Chris Newton, 22nd April

Showing our latest reviews

ModaMortgages strengthens five-year pricing to support brokers

Clarity continues to carry real weight in the current market. With rates shifting and clients increasingly focused on certainty, brokers are balancing price against a more fundamental question: how straightforward will this case be to place?

Our latest changes to our five-year pricing speak directly to that dynamic.

While improved pricing on five-year fixes isn't unusual in itself, the significance here lies in how closely it reflects our approach. We've focused our proposition

on straightforward landlord cases and this latest move builds on that foundation rather than stretching beyond it.

For brokers, that consistency is useful. It reduces the degree of interpretation required when assessing whether a case is likely to fit. There's a clearer line of sight from initial enquiry through to completion. The enhanced pricing supports that process, giving brokers a stronger foundation for recommendation without introducing additional complexity.

Five-year products remain central to many landlord conversations, particularly for those prioritising stability. When pricing is competitive, it allows brokers to position that stability with greater confidence, supporting both the financial case and the longer-term rationale.

But it's rarely just a rate comparison. Confidence in how a case will progress still plays a major role in lender choice. Our proposition's been built around maintaining

a straightforward route from application to completion, with clearly defined criteria and focused processes. The revised five-year range sits comfortably within that framework,

'Five-year products remain central to many landlord conversations, particularly for those prioritising stability'

reinforcing rather than reshaping our overall offering.

For clients, this translates into a clearer proposition. For brokers, it supports a more direct advice process, with fewer variables to manage.

By strengthening pricing within an already well-defined space, we're reinforcing the areas where we're most relevant and where brokers value certainty alongside competitiveness.



Becki Fraser-Tucker,
ModaMortgages, Head of Sales

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DIPs**

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* Subject to criteria: minimum income applies for loans over £1m and first-time buyers.



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For intermediaries only

Let's build this
together.[®]

Rely: Built to back buy to let brokers

Emily Hollands, *Group Head of Intermediary Sales and Distribution, Rely, OSB Group*

For intermediaries only

Rely may have launched eight months ago, but our expertise is built on years of experience.

Fuelled by the award-winning teams at OSB Group, we're part of a specialist lending powerhouse that's exclusive to intermediaries and renowned for reliability, consistency and excellence.

Built to support all areas of buy to let lending, from simple cases to the most complex, we've combined the best of OSB Group's buy to let offering, working with industry experts to create smarter products, clearer criteria and a new, intuitive system that's built to back brokers. We're the lender that really gets buy to let.

With technology that streamlines the process, powerful products and unrivalled expertise you can rely on, we make placing cases simpler, faster and more predictable, helping brokers and their clients move forward with certainty and clarity.

Smarter valuation pathways

We know how important it is to keep cases moving without friction, which is why our valuation pathways are designed to make the process quicker, clearer and more predictable. Valuation routes are decided by the system at AIP stage, giving brokers instant clarity and helping cases progress smoothly. With Automated Valuation Models (AVMs) and desktop valuations available, there's the opportunity to experience application to offer in under 24 working hours.

We also recognise that flexibility is important. Around 30% of cases this year have gone down the long-form valuation route, meaning more than 1,000 customers have had the freedom to choose their preferred valuer from the VAS panel.

It's all part of our commitment to making the lending journey as smooth as possible.

Supporting straightforward and complex cases

Whether you're placing a straightforward buy to let case or something more complex, our proposition has been designed to provide the support brokers need.

Key features include:

- Unlimited portfolio property value
- Unlimited sized HMOs and MUFBS
- Minimum loan of £25,001 across all products
- Numerous valuation pathways, including AVM and desktop valuations
- Choice of valuer
- Day 1 remortgages, supporting portfolio expansion
- Limited company lending where we only need directors, not shareholders

Combined with specialist expertise and a proposition built around intermediary needs, these features help brokers place a wider range of buy to let cases with confidence.

Speed that moves cases forward

We know speed matters.

Registration takes just four minutes, allowing brokers to get started quickly and easily. From there, our streamlined processes and technology help drive fast decision-making, with application to offer regularly achieved in under 24 working hours.

Whether it's a simple case, a portfolio landlord, a complex HMO or a limited company case, we're built to support brokers every step of the way.

Because when lending is simpler, faster and more predictable, everyone benefits.

If you haven't already, join the Rely revolution and make sure the first point of call for your next buy to let case is your Rely BDM.

Embracing
different



Saffron
For Intermediaries

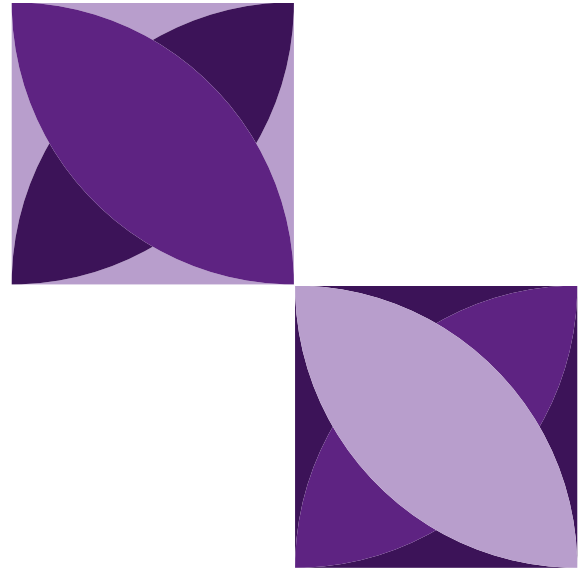
Our proposition

Property development finance that works the way projects actually run

Every development project is different – and so is the way it needs to be funded.

At Saffron for Intermediaries, we take a tailored, case-by-case approach to property development finance, structuring each deal around what works best for your client and their project – whether that's supporting more complex requirements or delivering a smooth, efficient solution for a more straightforward build.

Our fully end-to-end proposition supports developers at every stage – from land acquisition and planning through to construction and exit – giving you and your clients one lender, one structure and one seamless experience throughout.



Tailored funding, not off-the-shelf structures

Build around real development timelines

A clear, simple process to help keep things moving

Designed to support both complex cases and more straightforward deals

Direct

Book an appointment with one of our



Andrew Capppaert

Group Head of National Accounts

07540 003 897

andrew.capppaert@thebrightstargroup.co.uk

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or National Account Managers today!



Lee Payne

Group National Account Manager

07754 559 653

lee.payne@thebrightstargroup.co.uk

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FOR INTERMEDIARIES ONLY

Cut the Complex

Whether your client is a seasoned property professional, first-time landlord or homeowner, we take the complexity out of mortgages. Simple, for everyone.



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