You Said. We did.

As a direct result of feedback from our broker survey in March, along with our commitment to improve our customer experience, we have implemented a number of changes to improve our service to you.



We have created new roles and increased the head count in our broker support and mortgage processing teams to help improve our efficiency



Top **3** things you liked about us

New online application system Friendly & approachable staff Flexible criteria & underwriting We have provided a new case tracking facility for brokers to easily track their conveyancing cases online

Our Buy to Let

maximum loan to value has now increased to

for our Business, Consumer & Family Buy to Let products



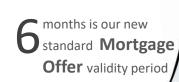
Our innovative new Self Build mortgage products include a Short Term product and a Family Assist product



Our Shared Ownership

product range now includes a new fixed rate product as well as our discounted rate product. Both are available up to

CO/ of the share





We've launched some new products in our credit repair subsidiary MBS Lending

which now includes **Shared Ownership** and Right to Buy mortgage products



Got a minute? Look out for our next survey in September

















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