

## A home for complex cases – a pragmatic approach to lending for your clients and their property

Harpenden Building Society see opportunities within specialist lending and complex mortgages and income. They manage complex cases, offer bespoke solutions and provide flexible underwriting.

They provide individually underwritten mortgages tailor-made to the customer's needs and have the expertise and experience to specialise in managing complex cases. They consider many forms of complex income, including pension, trust income, maintenance, and investment as well as standard employed and self-employed. Harpenden's aim is to make the complex simpler. There's no tick-box credit scoring, just an individually assessed, common-sense approach using good judgement and sound lending practice.

## **Presenter:**

Vanessa Hunt, Key Account Manager, Harpenden Building Society Telephone: 07741 661036 Email: <u>brokerteam@harpendenbs.co.uk</u>

## Vanessa's bio:

I work closely with our broker partners. Each individual Broker is important to me, and I thoroughly understand the role of a broker (I used to be one) I'm proud to be able to assist, support, educate and add benefit from enquiry through to mortgage offer.

I pride myself and the TBDM team, in providing excellent customer service throughout the mortgage journey with us. I also have a wealth of knowledge within the financial sector and a fantastic team who also are on board to also guide you through those complexities or case enquires you may see throughout this year. I am CeMAP Qualified and I also carry out face-to-face and remote meetings. If either yourself or your team would like to arrange a meeting, please do get in touch.

## **Key learnings:**

- 1) Understanding our criteria
- 2) Our top USP's

How we can help with Complexed incomes and complexed properties

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