

RESI 2.0 IS COMING.

Specialist residential lending is about to change. Intermediaries only.

Pre-register now

PRECISE.

Big changes are coming...

For years, specialist lending has been slow and complicated. Not anymore.

Resi 2.0 is coming.

We've rebuilt the application journey from the ground up, stripping out the complexity while maintaining the expertise that makes us market leaders. The result? A faster, simpler, journey for you and your customers that feels more like the high street.

WHAT'S CHANGING?

- Faster, [enhanced AIPs](#)
- Fairer joint applicant assessment through credit scoring
- Fewer document requests
- Faster underwriting
- Offers in as little as 24 hours
- Clearer valuation route at AIP stage with AVMs available

THE RIGHT PRODUCTS

We've also split our range into three clear segments – first-time buyers, home movers and remortgages – so you can put the right product in front of your customer at exactly the right time.

ADVERSE CREDIT?

Know where you stand on adverse. If a case falls within these maximum levels, you'll know the adverse is within our policy.

Here's what we accept:

- Defaults: up to 5 in the last 24 months
- CCJs: Up to 3 in the last 24 months
- Secured arrears: 1 in the last 24 months, 3 in the last 36 months
- Unsecured arrears: Not counted, but may affect credit score

For current applications: Our existing platform will remain accessible so you can manage these through to completion. New applications should continue to be submitted through the existing platform until Resi 2.0 launches. Please ensure fees are paid. More information will follow.

Once Resi 2.0 is live, all **new applications** should then be submitted through the new platform.

[Pre-register now](#)

And if you're wondering about our Bridging offering, that'll stay exactly as you know it, for now. But watch this space... exciting things are on the way there, too.

We'll be sharing more info on what Resi 2.0 has to offer over the next few weeks. Want to be one of the first to access our residential lending upgrade? [Pre-register now](#) and be ready to place business as soon as it launches.

Intermediaries only.