

Specialist lending must modernise without losing the human touch

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Once seen as niche, specialist lending is now moving firmly into the mainstream.

This growth is being driven by a simple reality: borrowers are more complex than ever. From self-employed income to changing life circumstances, the traditional ‘tick-box’ approach to lending no longer reflects how people live today.

For brokers, this creates both opportunity and challenge. A recent report by Woodhurst on ‘*The Future of Specialist Lending*’ has highlighted that intermediaries remain the “critical enablers” of the market¹. They’re constantly navigating complexity and translating borrower needs to ensure the right fit between client and lender.

But as specialist lending scales, expectations are changing too. Modernisation is essential, yet the sector cannot lose what makes it work: human judgement, relationships, and trust.

Blending digital efficiency with broker relationships

Strong broker-lender relationships have never mattered more. In a market where multiple lenders may be able to do a deal, trust, communication, and experience can make a crucial difference to finding the right outcome for borrowers.

That’s why the most effective technology is not about replacing people, it’s about removing friction so brokers and underwriters can focus on what they do best.

Modern platforms can deliver tangible benefits for brokers, including:

- **Speed to certainty** – earlier clarity on whether a case will proceed, reducing wasted time, including ‘test submissions’, and increasing borrower satisfaction
- **Smoother communication** – real-time case tracking and proactive updates, so brokers spend less time chasing and more time advising
- **Ease of use** – simplified submissions, reduced rekeying, and cleaner data capture from the outset

These improvements don’t replace the human touch - they enhance it. By reducing admin and uncertainty, they allow deeper, more meaningful interactions between brokers and lenders.

Mansfield’s approach

At Mansfield Building Society, we’re embracing this balance. Our new mortgage application portal is designed to streamline the process for brokers while maintaining the accessibility and responsiveness you expect from a specialist lender.



And this is just the start. Further updates to the portal are scheduled very soon, continuing our focus on improving speed, communication, and usability - without losing the personal touch that sits at the heart of our proposition.

The future of specialist lending won't be defined by technology alone. It will be shaped by how well we combine digital capabilities with human expertise - to deliver better outcomes for brokers and their clients.

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1. For more information on the Woodhurst report '*The Future of Specialist Lending*' see <https://www.woodhurst.com/whitepaper/the-future-of-specialist-mortgage-lending/>.