

Mortgage products up 108% in two years

~ Over 5,000 products introduced since June 2015 ~

~ Latest data represents a 108% uplift over two years (48% over the past 12 months) ~

UK, July 10, 2017: The number of mortgage products available to UK advisers has increased by 108% over the past two years, according to new data released today from Mortgage Brain.

An additional 5,172 mortgage products have been introduced into the UK mortgage market since the end of June 2015, representing a 108% uplift in product availability.

A 48% increase in product numbers over the past 12 months has also helped to take the total number of live mortgage products from mainstream lenders listed on Mortgage Brain's sourcing systems to a new high of 9,973 (as of 26 June 2017).

The number of Buy-To-Let (BTL) mortgages has also seen a dramatic increase over the same period with 2,634 BTL products currently listed on Mortgage Brain's systems – up 149%, from 1,058 in June 2015.

Loan-To-Value breakdown

Mortgage Brain's latest analysis also shows a breakdown of product availability by loan-to-value (LTV) ratio for all mainstream lender products. While representing the smallest product type by volume, 90%+ LTV products have shown the strongest performance over the past two years – increasing by 137% from 187 in June 2015 to now stand at 443.

An additional 3,961 products over the past two years represents a 97% uplift in the number of products with a 60% LTV or more, with 8,034 products currently available to advisers.

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Mark Lofthouse, CEO of Mortgage Brain, comments, "The rapid increase in product availability over the past two of years is not only great news for mortgage advisers but a clear indication of the significant improvements the UK mortgage market has made in terms of product choice and availability.

"There are now over 5,000 more products available, and with strong rises being seen across all areas, advisers now have more opportunities to source and advise on a greater variety of products, and importantly, continue to meet the changing needs of their clients and their mortgage requirements."

- Ends -

About Mortgage Brain Limited

- [Mortgage Brain](#) is an expert in technology and software solutions proactively supporting Lenders, Networks, Corporates and Intermediary Mortgage Advisers.
- Its integrated product suite includes Mortgage, Secured Loan and Conveyancing sourcing - [MortgageBrain Classic](#), [MortgageBrain Anywhere](#), [LoansBrain](#) & [ConveyancingBrain](#), point-of-sale, CRM, compliance system - [the Key](#), online mortgage submission - [Mortgage Trading Exchange \(MTE\)](#), websites, calculators, plugins - [MortgageBrain B2C](#) and Data Analysis & Lending Solutions.
- Mortgage Brain has over 20,000 users of its products and services and is a Microsoft Gold Certified Partner.
- Industry awards include 4 times winner 'Best Technology Provider' at the Mortgage Strategy Awards, the Pink Service Award for 'Best Technology Provider', and 4 times winner of the 'Technology Advocate of the Year' at the British Mortgage Awards.
- Mortgage Brain Holdings Limited, formed in 1986, is jointly owned by Barclays, Lloyds Banking Group, Nationwide, Royal Bank of Scotland, Santander & Virgin Money.

For further press information, please contact:

Damion Clark at the Mortgage Brain Press Office. **Tel:** 07789 911314

Email: damion@realpublicrelations.com

For all other enquiries, please contact:

Mark Lofthouse, CEO of Mortgage Brain. **Tel:** 07776 143 056 or 01527 557203

Email: mark.lofthouse@mortgage-brain.co.uk