

# PRESS RELEASE

## Countrywide and Openwork pilot Mortgage Brain's Affordability Hub

**UK, DECEMBER 9 2019:** Mortgage Brain has today announced the pilot launch of Affordability Hub with Countrywide and Openwork Advisers.

This first phase of the pilot will see a number of advisers from both Countrywide and Openwork input information on the property, income, debts and expenditure of their customers into Affordability Hub, which in turn will be sent to a range of leading lenders: Accord, Bank of Ireland, Barclays, Hinkley & Rugby, Halifax, HSBC, M&S, Nationwide, NatWest, Post Office, Precise, Principality, Santander, Scottish Widow, TSB, and Virgin.

The results will be collated and presented graphically and in table format to include the maximum lending amount based on either the property or customer circumstances or both. A screenshot of the lender's results is retained providing a comprehensive compliance record to support the advice given.

Affordability Hub transforms the advice process as it provides advisers with a single platform from which to obtain the amount that participating lenders are prepared to lend rather than just the agreement from one lender to the amount requested.

Mark Lofthouse, CEO of Mortgage Brain, comments: "We are delighted that our partners, Countrywide and Openwork are supporting the Affordability Hub pilot in its first phase. "

"This pilot marks an important stage in Mortgage Brain's drive to digitally enhance the mortgage process and transform sourcing. It is anticipated that by the end of the pilot at least 30 lenders will be included on Affordability Hub and that further phases will see more partners piloting the platform. "

Peter Curran, MD Financial Services from Countrywide states: "The addition of Affordability Hub into our portfolio will transform the mortgage process, placing more information in the hands of our advisers faster than ever so we are pleased to be able to support the pilot. "

Paul Shearman, Proposition Director from Openwork states: "We are delighted to support the pilot of Affordability Hub as it offers our advisers a streamlined mortgage sourcing process, allowing them clearer and more detailed information to provide even better customer service."

Affordability Hub will be offered with Mortgage Brain sourcing and Criteria Hub licences at no additional charge. 2020 will see integrations between Mortgage Brain's online and offline sourcing systems, MortgageBrain Anywhere and MortgageBrain Classic with both Criteria Hub and Affordability Hub.

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## 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:
  - First and Second charge, whole of market, online and desktop mortgage sourcing systems [MortgageBrain Classic](#) and [MortgageBrain Anywhere](#)
  - Standalone second charge sourcing website [LoansBrain](#)
  - Case tracking and quoting comparison portal [ConveyancingBrain](#)
  - Point-of-sale, CRM and compliance system with online client portal [The Key](#)
  - Multi-lender mortgage application platform [MTE, Mortgage Trading Exchange](#)
  - New multi-lender online gateway due to launch in 2020 [Lendex](#)
  - Websites, calculators, plugins [MortgageBrain B2C](#)
  - Lead Generation Suite for Advisers, including consumer facing app, website and Amazon Echo Skill [UKMortgages](#)
  - Criteria mortgage sourcing – [Criteria Hub](#)
  - Affordability sourcing - [Affordability Hub](#)
  - Data Analysis & Lending Solutions.
- Mortgage Brain has over 2,000 users of its products and services and is a Microsoft Gold Certified Partner.
- Four times winner 'Best Technology Provider' at the Mortgage Strategy Awards, winner of the Best Sourcing System at the Financial Reporter Awards and four 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:

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