

PRESS RELEASE

Pepper Money goes live on Affordability Hub

UK, January 12 2020: Pepper Money is the latest lender to go live on Affordability Hub, the affordability-based sourcing system from mortgage technology expert Mortgage Brain.

Affordability Hub formally launched last year and provides advisers with the ability to source products for their clients based on the results from the affordability calculators provided by partner lenders. Information on the property, income, expenditure and debt of the client is brought together in a single, standardised form which is run through those calculators, establishing precisely how much an adviser's client may be able to borrow in less than a minute.

Affordability Hub is available at no added cost to fully registered users of Criteria Hub, Mortgage Brain's criteria-based sourcing system, as part of their existing license.

Paul Adams, Sales Director at Pepper Money said: "Affordability is an important consideration for brokers in choosing the right lender for their customers, and often the most suitable lender may not be one they first consider particularly if there is some complexity in the way the customers earn their income. A platform like Affordability Hub is a great tool in helping brokers to quickly and easily research the available mortgage options and is particularly useful as brokers can see the maximum loan size available from high street lenders alongside specialist lenders like Pepper Money. As we take a hands-on approach to underwriting every application, there may be scenarios where we are better equipped to meet the customer's needs than a high street lender. By considering a wider group of

lenders, brokers can be confident they have sourced the best solution for their customers"

Neil Wyatt, Sales & Marketing Director at Mortgage Brain, said: "Momentum is building behind Affordability Hub, with advisers carrying out hundreds of searches every hour on the platform. The system is a game changer for advisers, allowing them to use their time more efficiently, safe in the knowledge that Affordability Hub has provided a fully compliant audit trail to support their advice. It is already making a big difference to the workloads of adviser businesses of all sizes."

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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 25,000 users of its products and services and is a Microsoft Silver 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, NatWest, Santander & Virgin Money.

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