



**A Lending Community built with lenders that offer an alternative to the main high street banks and building societies. These lenders offer funding solutions for all your clients' needs from across the whole lending spectrum.**

### All the specialist lenders in one place!

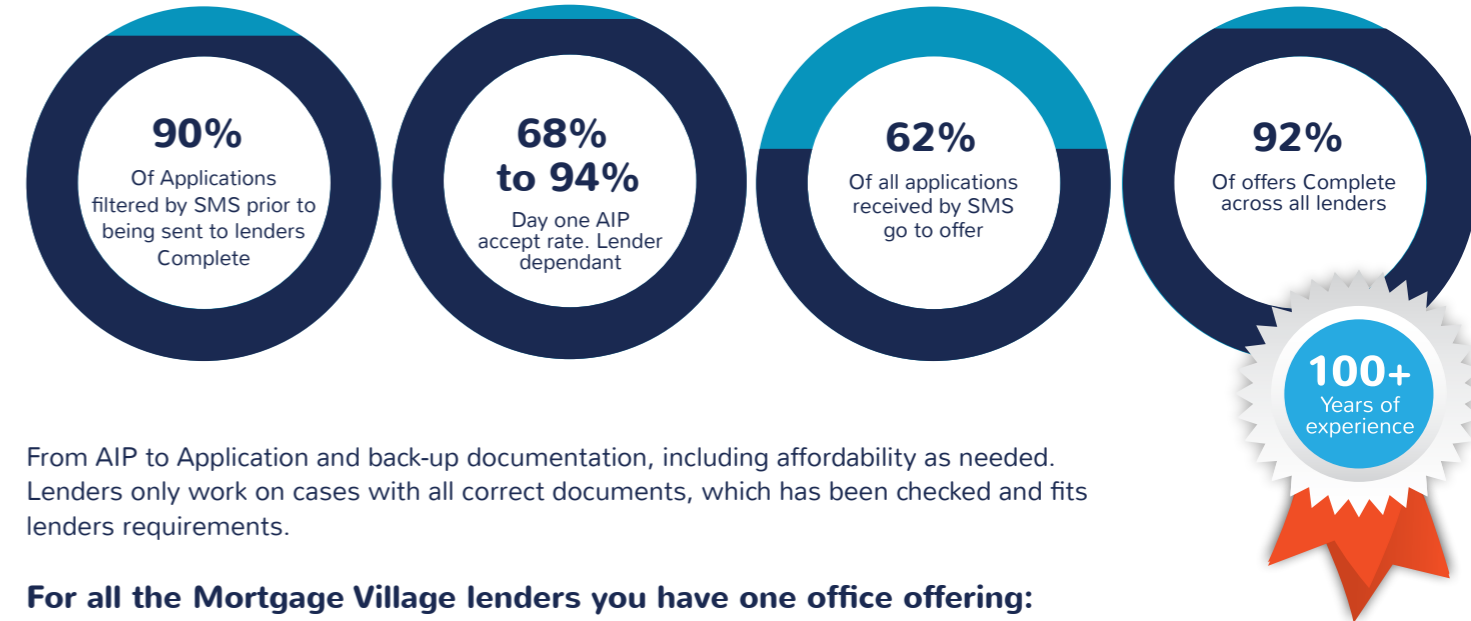
- Residential
- 95% FTB
- Loans up to £1,000,000 (larger loans available on referral)
- Self-employed loans up to 95%
- FTB for Self-Employed
- CCJs
- Mortgage Arrears
- Unsecured loan Arrears
- Defaults
- BKO's
- Complex income
- Lending into retirement
- Manual underwriting (not a credit score)
- Family Gifted deposits
- Second properties
- Purchase products for New Build Flats and Houses
- Flats above commercial
- Buy to Let - HMOs
- Buy to Let - Student let/Large loans
- Let to Buy
- Self-Build
- Right to Buy



Not all the best options are on the high street for clients

### Why use the SMS Mortgage Village

Our numbers don't lie, SMS supply Mortgage Village lenders with:



From AIP to Application and back-up documentation, including affordability as needed. Lenders only work on cases with all correct documents, which has been checked and fits lenders requirements.

### For all the Mortgage Village lenders you have one office offering:

- A UK Mortgage Helpdesk
- An administration hub
- One process unit for all cases
- One contact for all case updates
- One call centre with experienced staff (Key staff have worked collectively for SMS for more than 88 years)

### SMS web site providing:

- A Mortgage Village
- A combined lender matrix
- All Lender documents
- All Lenders Service Standards
- Access to 1APP@SMS

### 1APP@SMS will deliver:

- Best of breed AIP and Application system
- Underwrites as data is input
- Prints data to all lender apps
- Transfers data from AIP to and from app to app
- Compares products with an audit trail

**An Underwriting, Process, Administration Centre and Lending Community providing solutions to all your clients.**

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