

Your guide to our services

For intermediary use only



March 2023

Working together to make things happen

SINCE 2011 WE'VE BEEN HELPING BROKERS EXPAND THEIR OFFERING, INCREASE THEIR INCOME, AND MAKE THEIR CLIENTS HAPPY SO THAT THEY'LL RETURN TIME AND TIME AGAIN.

We provide experienced teams, easy-to-use systems, a human approach, an optimistic spirit and a wide-ranging lending panel to help find solutions for complex cases. This unique way of supporting brokers and their clients has helped us win over 120 national awards, including Mortgage Strategy 'Best Specialist Distributor/Broker' nine consecutive times and 'Best Business Leader – Specialist Distributor' twice at the British Mortgage Awards.

Access to over 250 years of relevant industry experience

In line with regulatory requirements, we are committed to ensuring that our specialist teams are CeMAP qualified so that you receive high quality, knowledgeable support. We're also committed to the personal and professional development of our people. Our in-house training and knowledge-sharing is among the best in the industry, which is why we've been named the Sunday Times Best Small Company to work for in 2019 and 2020, securing the highest ever score on record.

Supporting you every step of the way

We're passionate about our industry and how we enable and support retail customers to pursue their financial objectives. The level of expertise required to manage specialist lending cases is higher than the mainstream market. As a result, it can be more time consuming, but our case managers know their chosen sector intimately and will always be on hand to help you through the whole process.

We turn specialist cases into opportunities

As the world continues to evolve, everything from the gig economy to the global economy shifts and, either directly or indirectly, impacts on people's lives. As a result, the market is seeing fewer traditionally straightforward cases, with ones that require a more tailored approach to financial solutions taking prominence.

We can help you identify the best solution for your clients' specific needs and prepare cases ready to submit to the lender for offer and then completion. Due to the close relationships we have with our lenders, we are able to talk through the merits of each case, discuss any potential hurdles and find ways to overcome them on your behalf.

Since we started out in 2011 we have originated over £5bn in specialist lending. We currently operate across these key disciplines:

- Residential mortgages
- Buy-to-let mortgages
- Second charge mortgages
- Bridging finance
- Development finance
- Commercial finance

Our Made Easy Charter

We're here to make life simpler for you. This specially created charter defines everything that's unique about the service you can expect from us.

Sourcing made easy

You'll get access to a sourcing and intelligent case tracking system, including an 'Evidence of Research' document free of charge.

Unrivalled expertise

You'll be contacted upon the submission of every enquiry, offering you our expertise on all our lenders' criteria.

Support throughout

You'll receive direct access to a dedicated case manager who will look after your client's application from initial enquiry to completion.

Real time updates

You'll be given access to our intelligent case management system, enabling you to view detailed information on the progress of your client's application, in real-time 24/7. This includes the ability to upload and download any documentation required for the application.

Regular communication

You'll be contacted at every stage and/or when changes occur with regular, timely updates from your dedicated case manager.

A collaborative approach

Our focus is always on the solution, not products, and our specialist divisions work alongside one another to collectively problem solve, often resulting in new, creative solutions.

Multi-award winning

Since 2011 we are proud to have won over 120 awards. The Brightstar Group, including Sirius Property Finance has won over 130 combined.

Peace of mind

You are guaranteed direct access to our Executive Team, in the unlikely event that the need arises.

Why turn any case away?

If you don't have time to take on a case, we can submit it on your behalf, or, if you refer the case to us, we'll then take on all the work and **split the enhanced lender commission with you 50/50 on average***.

Access more lenders and market-leading exclusives

We have access to lenders that are not available on a direct-to-broker basis, as well as some market-leading exclusives. By asking us to research the market, you can reassure your client that you have searched thoroughly for the most suitable product for them. We also hold premier status with many of our lender partners, giving us quick, dedicated access to their best underwriters and the benefits of enhanced service standards.

Choose how we work together

We know that brokers use our services for different reasons. Sometimes, it's because they have a case that falls outside of their core business or knowledge area, and sometimes it's because they simply don't have time for a specialist case and the complexities they can bring. That's why we offer a choice of how you can work with us.

Whether you provide the advice and we manage the process with the lender, or you refer the case to us so we provide the advice and manage the process, you will benefit from market-leading procurement fees either way. By partnering with us, you gain a dedicated team that provides support and access to the wider market, resulting in more positive client outcomes, more income and stronger long-term relationships with clients old and new.

Specialist sourcing made easy

easysource is our intelligent case management system with real-time updates and alerts. Our intuitive single-search technology makes it simple for you to instantly identify the most appropriate solution for your client, across a broad range of lenders and products.

Join over 75% of the UK's mortgage intermediaries

Over 75% of the UK's mortgage intermediaries have placed their trust in us, including: John Charcol, L&G Mortgage Club, Mortgage Advice Bureau, Mortgage Intelligence, Next Intelligence, The Openwork Partnership, Paradigm Mortgage Services, PMS, Quilter Financial Planning, Sesame, SimplyBiz, The Right Mortgage & Protection Network.

Supporting high standards.

We operate with honesty and integrity and are committed to offering you the highest possible standards of service. That's why we support the Financial Conduct Authority's 'Treating Customers Fairly' initiative, and continually ingrain it into our business culture.

We help you to act in good faith by providing you with a greater understanding of all the available options across a range of products, as the Consumer Duty regulations introduced last year require.

With us, you're fully covered.

We hold full PI insurance, which covers loss due to misinformation or negligence and any actionable complaints against an intermediary, network or mortgage club. Policy details are available upon request.

“Brightstar Financial staff couldn’t do enough. Rockstar Mortgages was and still is impressed with their process, and answered all questions or any going concerns with lightning speed for my client. Well done and thank you!”

— Rockstar Mortgages

* Referral service available for all lending areas except for residential first charge mortgages. Exact commission splits vary across different lending areas.

Specialist residential mortgages

Criteria overview:

- Market-leading rates
- Up to 95% LTV
- Fixed and variable rates
- Interest-only options
- Products with no fees, no ERCs and cashback deals
- Lending in England, Scotland, Wales, and Northern Ireland

SPECIALIST CASES ARE THE NEW NORMAL

Specialist finance requirements are no longer special; we provide access to a wide range of specialist mortgage products because a one-size fits all approach doesn't work in today's world.

Changes to employment trends during the pandemic were rapid and significant; the rise in self-employment and the gig economy has resulted in many hardworking people being rejected by mainstream lenders who are yet to adapt. But it doesn't need to be this way; we can help you provide your self-employed clients with solutions designed for them.

The cost-of-living crisis will undoubtedly cause a rise in applicants with adverse credit for many years to come. If your client has adverse credit history and affordability looks like it will be an issue, speak to us. With our strong lender partnerships and range of innovative products via our comprehensive lending panel, we can often help find solutions in these circumstances.

What is a specialist mortgage?

A specialist mortgage is when the deal makes sense, but rigid, automated decision systems used by many mainstream lenders are not able to take a view, so the client falls foul of a 'computer says no' situation. We partner with lenders who can judge each case on its own merits and price for the risk applicable to your client, enabling us to provide tailored solutions to fit individual circumstances.

Types of mortgage covered in this division:

- Residential property purchases
- Residential remortgages, with or without capital raising

Commission

We can offer a packaged service where you provide the advice and we manage the process with the lender, and you will benefit from market-leading procurement fees. For example, by working with us on just one specialist residential mortgage case each quarter, could earn you an **average commission of £4,020 a year***.

* Based on data from 1 January 2022 to 1 January 2023

TYPICAL CLIENT SCENARIOS

- High-value properties
- Right to buy, including flats above 10 floors, even with adverse credit
- Shared ownership
- Non-standard construction properties
- Listed buildings
- Flats above commercial premises
- Overseas mortgages
- High loan to value mortgages, including new build houses and flats
- Capital raising remortgages to settle current debt management plans – up to 90% LTV
- Fees free 90% loan to value, purchase, and remortgage
- Sale at undervalue/gifted equity
- First-time buyers
- Self-employed with one year's accounts/SA302
- Lending into retirement
- Gifted deposits
- Foreign nationals (with indefinite leave to remain in the UK)
- Expats (with UK passports and securing on UK properties)
- Contractor mortgages
- Interest-only mortgages
- Income stretches
- Income made up of pension or benefits only
- Adverse credit history (including ex-bankrupt, IVA, DMP, CCJ's, defaults, mortgage arrears).

Complex ownership

I had some clients with what I thought was an impossible case to place given the complexities of the title/ownership and loan type. Gina and Rachel were fantastic from the beginning. The speed, efficiency and the way we all worked on this case which got it completed in a very timely manner was amazing. Also a special mention to Billie who picked documents up from the clients' house. Happy clients and a happy broker thanks to the Brightstar team.

— Chris, Mortgage Broker

Get an instant quote

Call us on **01277 508 953** or email **residential@brightstarfinancial.co.uk** to discuss your client's circumstances, or visit **easysource.co.uk** anytime to search available products and submit your enquiry to us.

Buy-to-let mortgages

Criteria overview:

- Market-leading rates
- Up to 85% loan to value
- Fixed and variable rates
- Interest-only options
- Products with no fees, no ERCs and cashback deals
- Lending in England, Scotland, Wales, and Northern Ireland

OFFERING YOU EXPERTISE IN A CHANGING MARKET

Last year's sharp rise in rates had a highly publicised impact on the buy-to-let sector, as many previously viable cases failed rental stress tests. However, we've recently seen some lenders returning to the market with reduced rates, helping to overcome these stress test issues.

We have also seen an increase in demand from investors for portfolio remortgages, to raise capital to help finance further investment. In addition to this trend, we are also seeing an increase in the number of clients taking tracker rate products with no ERCs and this shows no sign of stopping any time soon.

In an ever-changing marketplace we commend you to use the vast experience of our team to help you. They have access to a wide range of innovative and exclusive products, from our extensive lender panel and products. Plus, they also have access to a wide range of lenders that are not available to use on a direct basis.

What is a specialist buy-to-let mortgage?

A specialist buy-to-let mortgage is an application that does not necessarily meet the criteria of the mainstream lenders. Examples, to name but a few, are clients looking to purchase or remortgage an investment property that is owned by a limited company, clients looking for leniency in rental calculations or clients with an adverse credit history.

We work with a panel of lender partners who will assess each case on its own merits and offer a suite of products that will cater for most needs. This helps us enable and support retail customers who may feel trapped with their existing lenders pursuing their financial objectives.

Types of mortgage covered in this division:

- Buy-to-let purchases
- Buy-to-let remortgages, with or without capital raising

Commission

Whether you provide the advice and we manage the process with the lender, or you refer the case to us so we provide the advice and manage the process, you will benefit from market-leading procuration fees either way. For example, if you were to refer one buy-to-let case to us each quarter, you could earn an **average commission of £8,184 a year***.

* Based on data from 1 January 2022 to 1 January 2023

TYPICAL CLIENT SCENARIOS

- Portfolio Landlords (3+ properties)
- Mortgages in personal name, limited company/LLP (SPV & trading companies)
- Flexible rental calculations
- Personal income/asset top-ups for rental coverage
- High-value properties
- Large portfolios
- Houses of multiple occupancy and student lets
- Multi-units (i.e., four flats on one freehold title)
- Short-term lets (Airbnb and similar)
- Holiday lets
- Unusual property types
- Listed buildings
- Flats above commercial premises
- Refurb-to-let products
- Day one remortgages
- No minimum income/self-funding BTLs
- Expats and foreign buyers
- First-time buyers and first-time landlords
- High loan to value mortgages
- Adverse credit history

The right partner!

As a broker, I had the pleasure of partnering up with Lily Arter and Stacey Forrester on my latest expat refinance case and whilst the case threw up some challenges, Lily was exceptional at overcoming the obstacles and ensuring the case completed with minimal fuss. Working with Brightstar was incredibly simple, the system is fantastic but most of all, the personal service is the reason they stand out!

— Charandip Bhatheja, Mortgage Broker

Get an instant quote

Call us on **01277 508 953** or email **helpdesk@brightstarfinancial.co.uk** to request a call back. If you prefer, you can pass your client's name and contact details to us. We will provide the required advice and you will still share in the commission.

Second charge mortgages

Residential properties criteria overview:

- Market-leading rates
- Up to 100% LTV
- £3k to £2.5m (more by referral).
- Lending in England, Scotland, Wales, and Northern Ireland

Buy-to-let properties criteria overview:

- Market-leading rates
- Up to 75% LTV
- £5k to £1m (more by referral)
- Interest-only options
- Lending in England, Scotland, Wales, and Northern Ireland

PROVIDING INNOVATIVE CAPITAL RAISING SOLUTIONS AS AN ALTERNATIVE TO RE-MORTGAGING, OR A FURTHER ADVANCE

We have seen demand for second charge mortgages increase recently as more and more people look to streamline their finances. It’s often not one of the finance options people consider for home refurbishments, debt consolidation and large purchases, but can often provide more affordable monthly repayments than credit cards and unsecured loans. It can also provide a fixed end date to repayments if it goes to term or can be incorporated into the main mortgage when appropriate, giving clients peace of mind and varied options with their finances.

As specialists in second charge mortgages for both residential and buy-to-let properties, we can offer you and your clients peace of mind that the solution we provide will offer the most competitive of what’s available through our diverse lender panel. Our comprehensive lender panel covers both prime and non-conforming lending solutions, including lenders not available on a direct-to-broker basis and some market-leading exclusive products.

What is a second charge mortgage?

The security for a second charge mortgage is the borrower’s existing home or investment property, and the mortgage is made in addition to the first charge mortgage. Second charge mortgages are an established part of the mortgage lending market, and they can provide additional funds for clients looking to raise capital for a wide variety of purposes.

Types of mortgage covered in this division:

Capital raising secured on residential and buy-to-let properties, by way of second charge mortgage.

Commission

Whether you provide the advice and we manage the process with the lender, or you refer the case to us so we provide the advice and manage the process, you will benefit from market-leading procuration fees either way. For example, if you were to refer one second charge case to us each quarter, you could earn an **average commission of £5,396 a year***.

* Based on data from 1 January 2022 to 1 January 2023

TYPICAL CLIENT SCENARIOS

Your client:

- Wants to raise capital on buy-to-let properties/across portfolios, without the time constraints of a remortgage
- Wishes to avoid the ERCs that a remortgage would incur
- Is looking to raise capital but wants to retain their existing low rate
- Has acquired some adverse credit history since taking out their main mortgage and is unable to find a remortgage deal
- Wishes to keep the new mortgage separate from their main mortgage
- Wants to pay off the second charge mortgage much sooner than the main mortgage
- Wishes to receive the advance sooner than a standard remortgage could deliver
- Has an interest-only main mortgage and wishes to retain it
- Wishes to borrow beyond normal retirement age
- Does not want to pay any upfront fees

Available for a wide variety of purposes including:

- Home improvements
- Home improvements to main residence, while living at a separate address
- Debt consolidation
- Raising a deposit for onward property purchases
- Raising funds for business investment.
- Weddings
- School/university fees
- Holiday home purchase
- Luxury purchases
- Tax bills
- Transfer of equity

Great communication!

I’ve had a positive experience with Brightstar, the staff are very good at communication, keeping in regular contact by email and phone. Billie Cox was my case handler and was great throughout, even confirming who would be dealing with my case in her absence. I also dealt with Rachel Smith who was similarly helpful. I would definitely recommend Brightstar to my colleagues in the mortgage industry.

— Adam Lomas, MyMortgageGateway

Get an instant quote

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Bridging finance

Criteria overview:

- Market-leading rates
- Up to 100% LTV available (subject to additional security)
- Terms from 1–18 months
- Loans from £30k to £50m
- No exit fees (in most cases)
- Interest can be retained, rolled, serviced or a combination of these options
- Funds available in staged payments (where appropriate)
- Lending available to individuals, LLPs, or limited companies
- Light and heavy refurbishment projects
- Auction funding available
- Lease extensions funded
- Lending in England, Scotland, Wales, and Northern Ireland

PROVIDING YOUR CLIENTS WITH FAST, FLEXIBLE AND INNOVATIVE FINANCE

While the residential property market is generally expected to be quieter this year, we have seen a significant increase in bridging cases as auction purchases rise and investors take advantage of permitted development rights. We're also seeing a stream of cases where both investors and landlords are converting properties to HMOs or are refurbishing properties to meet EPC regulations. Bridging finance is an ideal way to finance these plans and many other scenarios, allowing investors to jump on time-sensitive opportunities quickly.

Speed is often essential for bridging finance cases, and you can rely on our team of award-winning experts to provide you with a first-class service. Not only that, but our specialist divisions also work alongside one another and are therefore well placed to provide exit solutions that are key to the success of any bridging finance. Whatever your enquiry and no matter how involved you want to be with the case, we have a service that can be tailored to you and your clients' needs and can offer access to lenders that aren't available direct, market-leading exclusives, competitive rates, and enhanced proc. fees.

What is bridging finance?

Bridging finance is a short-term loan secured against property or land and is used to 'bridge' the gap until longer term finance can be arranged, or the underlying security is sold. The key to the success of bridging finance is to ensure that a viable exit strategy is firmly in place upon application.

Types of finance covered in this division:

First and second charge loans on any type of property including:

- Residential
- Commercial
- Semi-commercial
- Land (with/without planning permission)

Commission

Whether you provide the advice and we manage the process with the lender, or you refer the case to us so we provide the advice and manage the process, you will benefit from market-leading procurement fees either way. For example, if you were to refer one bridging finance case to us each quarter, you could earn an **average commission of £13,996 a year***.

* Based on data from 1 January 2022 to 1 January 2023

TYPICAL CLIENT SCENARIOS

- Needs to complete on a purchase before their existing property has been sold
- Is under auction terms with short completion deadlines
- Is purchasing a property under market value and a quick completion is required
- Wishes to downsize and release equity in their property to allow them to complete the new property purchase prior to the sale of their existing property
- Wishes to release equity from a property or land for cash flow purposes on a short-term basis, (e.g. tax bill, divorce settlement or business use)
- Wants to purchase a property to refurbish and it is deemed unsuitable for mortgage purposes with mainstream lenders, (e.g. no kitchen or bathroom, or needs to improve the EPC rating)

Tricky bridging case...

With time restrictions due to it being an auction purchase, Plan A did not work due to some unexpected valuer's comments, but Brightstar quickly devised a Plan B involving two lenders and managed to get both loans completed in time for the clients. Big thanks to Jo, Ben, Rhiannon and Chantelle who all helped to get us over the line!

— Mark Hudson, Mortgage Broker

Get an instant quote

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Development finance

Criteria overview:

First and second charge mortgages are available on residential, commercial, and mixed-use development projects:

- Market-leading rates†
- Finance available from £250k with no upper limit
- Up to 90% loan to cost (100% funding in certain circumstances)
- Development locations throughout the country
- High-end single units or large multi-unit schemes
- Products for first-time developers

EXPERTS AT FINDING THE RIGHT TYPE OF DEVELOPMENT FINANCE FOR YOUR CLIENT

The majority of development finance will be used on new house and apartment projects, but it can also include commercial units, mixed-use transactions (e.g. a retail unit on the ground floor of a building with apartments being developed above) and larger scale conversions, (e.g. an office building being converted to apartments).

The development finance market is growing and the scope of our lender panel is such that we can consider first-time developers, development locations throughout the country, high-end single units or large multi-unit schemes.

Types of finance covered in this division:

The development finance sector has moved on a great deal and funding is now available from mainstream banks, merchant and investment banks, private lenders and specialist investment funds. Each of the lenders will have their own credit assessment criteria and we use our knowledge and market experience to match the client's requirement to the most competitive product available.

This could be by way of a single stand-alone facility, a traditional senior loan in conjunction with a subordinated/mezzanine facility or a stretched senior loan offering a higher loan to cost ratio.

Commission

Whether you provide the advice and we manage the process with the lender, or you refer the case to us so we provide the advice and manage the process, you will benefit from market-leading procurement fees either way. For example, if you were to refer one development finance case to us each quarter, you could earn an **average commission of £13.976 a year***.

* Based on data from 1 January 2022 to 1 January 2023

† Each transaction will be unique, but the client profile, previous project experience, cash input, development location etc. will all influence the maximum loan parameters and pricing. Typically, development loans are charged at a premium due to a higher risk profile and shorter loan terms.

TYPICAL CLIENT SCENARIOS

- Experienced developers looking for new or alternative funding arrangements
- First-time or one-off developers looking to secure a market-leading finance solution
- Property investors looking to add value to their portfolio by developing properties

Development deal

Very grateful to Kit and Benjamin's support in getting a tough development deal over the line! Their proactive approach was very important and regular updates ensured the customer was informed throughout the process. Would not hesitate in recommending Brightstar to my other customers.

— Mark Robinson, Mortgage Broker

Get an instant quote

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Commercial finance

HELPING YOU BRING IN ADDITIONAL INCOME

Criteria overview:

- Market-leading rates
- Up to 100% LTV (with additional security)
- Loans from £50k with no upper limit
- Interest-only options
- Fixed and variable rates
- Lending in England, Scotland, Wales, and Northern Ireland

The commercial lending sector presents a wide scope of opportunity for you and your clients and you could be missing out on an income stream by not adding this extra string to your bow. If you are not already involved in this market, our team of experts are here to guide you and your client through the entire process. Our comprehensive lender panel covers the full spectrum, from high street to challenger and specialist lenders, including those that are not available on a direct-to-broker basis.

What is commercial finance?

Commercial finance covers a broad spectrum of lending areas including:

- Owner occupied/trading businesses looking to purchase or refinance their own premises
- Commercial investment mortgages covering properties that are being purchased for rental return and capital gain
- Loans secured against commercial assets other than property such as machinery, vehicles, stock or outstanding invoices

Types of finance covered within this division

We can provide first-charge lending on a variety of properties and assets including:

- Flats above commercial premises
- Retail units, industrial units and warehouses
- Single offices/office blocks
- Forecourts, petrol stations and car washes
- Public houses, restaurants, hotels and guest houses
- Care/nursing homes, child day care nurseries
- Holiday and caravan parks
- Wholly owned assets

Commission

Whether you provide the advice and we manage the process with the lender, or you refer the case to us so we provide the advice and manage the process, you will benefit from market-leading procuration fees either way. For example, if you were to refer one commercial mortgage case to us each quarter, you could earn an **average commission of £14,464 a year***.

* Based on data from 1 January 2022 to 1 January 2023

TYPICAL CLIENT SCENARIOS

Your client:

- Is classed as an ‘unusual borrower’, such as Ltd companies, LLPs, pension funds, charities, and trusts
- Is renting their business premises and the monthly mortgage payment works out to be less than the rent
- Wishes to borrow on an interest-only basis
- Is struggling to finance their buy-to-let portfolio or block of apartments with traditional buy-to-let lenders
- Is looking to raise capital for new equipment, stock, cashflow or materials

NON-PROPERTY COMMERCIAL LENDING SOLUTIONS

Asset finance: Increasingly used by individuals and businesses to finance things such as plants, equipment, machinery, vehicles, aircraft and marine vessels. It can also be used for leasing and hire purchase agreements relating to the same assets.

Invoice finance: A cash flow finance based on prepayment against invoices, which unlocks the value tied up in the company's debtor book. For many businesses this can be their largest asset and as the business grows, so can the invoice finance facility, avoiding cash flow bottlenecks.

Unsecured business loans: These allow businesses to expand and can be used for a variety of reasons. The funding is available from a wide array of specialist lenders, allowing many business types and sectors to be considered. It's also quick and easy to arrange, particularly in comparison to commercial mortgages.

Richard and Jacqui and the team at...

Brightstar were superb, a really great experience for us and our client, will certainly be calling them again. And have already done so. Thanks to these guys we got a very tricky case over the line, during a very fluid time in the financial markets.

— David Griffith, Eden Hawk Financial Solutions

Get an instant quote

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Discover how working together could benefit you and your clients.

Speak to one of our friendly and knowledgeable national account managers about how to grow your business with us. Book an appointment today at

brightstarfinancial.co.uk/book

Brightstar helpdesk:

T: 01277 508 953

helpdesk@brightstarfinancial.co.uk

easysource+

Specialist sourcing made easy

Our pioneering single-search technology makes it simple for you to instantly identify the most appropriate solution for your client, across a broad range of lenders and products.

To arrange a one-to-one walkthrough of this ground-breaking technology or for support, please get in touch with the easysource+ helpdesk:

T: 0300 303 3130

helpdesk@easysource.co.uk

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