THE LATEST SPECIALIST LENDING NEWS AND CLIENT TRENDS

BRIGHT INSIGHTS

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September 2025

This publication is for mortgage professionals and is not intended for the general public.

CONTENTS:

SUPPORTING CLIENTS. SUPPORTING EACH OTHER.

As we head into the final stretch of 2025, there's a sense of both challenge and opportunity in our sector. Overall lending volumes in the market may not be at the peaks of previous years, but what we're seeing across the Brightstar Group is a market that continues to reward brokers who are prepared to think differently, explore specialist options, and make use of the relationships and products that sit beyond the mainstream.

That theme will be front and centre at The Specialist Lending Expo, which returns this October for its second year. The response to last year's event was overwhelming, and we're proud to be bringing it back with an even stronger agenda. I'm particularly looking forward to my one-to-one conversation with Peter Brodnicki. As one of the most respected leaders in our industry, Peter's perspective on the evolving role of advice and the challenges of leading through change will no doubt set the tone for a day of meaningful debate.

For brokers, the remainder of this year presents real opportunity. Whether it's the surge of innovation in the second charge market, new appetite in commercial lending, or the increasingly important role of specialist products in solving affordability challenges, there are multiple ways to deliver more value for clients and, in turn, build stronger income streams. These are conversations worth having with every client, because often the best solution isn't the most obvious one. As a business, we are here and ready to support brokers with that opportunity, just as we always have.

At the same time, we should be mindful of the pressures that come with a busy market. The run-in to year-end is always intense, and that makes the work of the Mortgage Industry Mental Health Charter (MIMHC) more important than ever. Our annual survey always shows Q4 as the most stressful of the year. On 10th October, the MIMHC Ball will bring our sector together to raise awareness and funds for an issue that affects us all. As leaders, colleagues, and peers, we each have a role to play in creating workplaces that support wellbeing and make space for people to thrive.

So, as you read through this edition, I'd encourage you to look not just at the opportunities in front of us, but also at how we can support one another in navigating them. That combination of commercial awareness and human understanding is what makes this industry so resilient – and why I'm excited about what we can all achieve together in the months ahead.

Written by:
William Lloyd-Hayward
Chief Operating Officer

This publication is for mortgage professionals and is not intended for the general public

THURSDAY 2

Brightstar Group

THE SPECIALIST LENDING EXPO

DON'T MISS OUT ON OUR PANEL DEBATES:

DARREN WINDER

LAZARUS ECONOMICS & STRATEGY

DISCUSSING

UK ECONOMIC OUTLOOK GETTING THERE

THE MOVE MAKERS. THE BIG DEBATE.

WITH

Rob Jupp - CEO, Brightstar Group, Adrian Moloney - Group Intermediary Director, OSB Group
Stephen Todd - Chief Commercial Officer & Co-Founder, VAS Group, Joshua Elash - CEO, MT Finance
David Whittaker - CEO, Keystone Property Finance

SECURE YOUR SPACE!

N D O C T O B E R

IN COVERSATION WITH

WILLIAM LLOYD-HAYWARD & PETER BRODNICKI

DO YOU THINK I'M SEXY?

PULLING POWER: JUST HOW ATTRACTIVE IS THE MORTGAGE INDUSTRY TO WORK IN?

WITH

Clare Jupp - Chief People Officer, Brightstar Group, Louisa Sedgwick – Managing Director of Mortgages, Paragon Bank
Richard Merrett – Managing Director, Alexander Hall, Stephanie Charman – Chief Executive of AMI
Andrew Montlake - Ceo Coreco

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The specialist approach to unlocking affordability.

SUBMIT AN ENQUIRY

Affordability remains one of the biggest barriers for borrowers and many brokers are finding that high street lenders simply don't offer the flexibility their clients need. But the specialist sector is stepping up, with lenders expanding income multiples, stretching criteria, and taking a more pragmatic view of affordability.

We're now working with lenders able to offer up to 7 times income for clients earning over £60,000 and 6 times income for those earning over £40,000. One lender has introduced uncapped Loan to Income (LTI) limits at 80% loan-to-value (LTV), while another offers 5 times income as standard up to 95% LTV.

These shifts in approach are giving more clients access to the funding they need, particularly in cases that fall outside of mainstream criteria.

At Brightstar, we also have access to a number of exclusive and semi-exclusive products. One example is a product from United Trust Bank, offering higher Debt to Income (DTI) ratios and a free valuation when packaged through us. This is a meaningful advantage when clients are working within tight financial margins.

Affordability pressure often comes into focus during life transitions – particularly relationship breakdowns. A common challenge is where one partner wants to remain in the family home and buy out the other's share. On the high street, restrictive LTI caps often block this route, even when the client can clearly afford the repayments. As a result, the only option may be to sell the property – a costly and disruptive outcome that may not be necessary with the right lending partner.

We see this situation regularly and there are solutions available in the specialist market as many lenders will take a more holistic view of income, outgoings and the wider context of the case.

In one recent example, a client approached us needing to borrow £480,000 on a salary of £67,000 to retain ownership of the home and pay out his ex-wife. The required borrowing equated to 7.16 times income, which would be a non-starter for most high street lenders. But because the LTV was 80%, and the five-year fixed product showed a monthly surplus of nearly £200, the case passed affordability with one of our lender partners and was completed without issue.

On the high street, he would likely have been restricted to around £300,000 – making the outcome very different. Thanks to a specialist approach, he was able to stay in his home and move forward without unnecessary disruption.

For brokers, this is a reminder that criteria flexibility can often be more important than rate when it comes to helping clients achieve their goals, when cases involve income stretch or unique personal circumstances, working with a specialist distributor like Brightstar that understands the market – and has access to the right products – can make all the difference.

Written by:

Stephanie Healey

Specialist Mortgages Consultant
Brightstar Financial

Call Email

Your clients are unique.
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Residential

- Lend up to 95% LTV (no restrictions on proximity to commercial or construction)
- 6x income up to 85% LTV
- Allow debt consolidation up to 95% LTV
- No limit to flying freehold %
- No limit to height of building

Buy to let

- Only 1 applicant needs to be under the age of 85 at the end of the term
- Up to 80% LTV + fees =<2% can be added on top
- We allow 10% more rent then suggested on the valuation report
- Investor dominated developments - subject to referral
- Remortgage from 3 months

Second charges

- Fee free options available
- Unlimited overpayments
- AVMs up to £250k and 85% LTV
- CCJs and defaults under £300 ignored
- Unsecured ignored if being brought up to date or consolidated as part of the loan

United, we go further

We look at things **differently**

The new buildi safety regime:

What brokers and developers n

A wave of regulatory reform is reshaping the way we build, fund, and manage homes in the UK particularly when it comes to higher-risk and multi-storey residential developments. These changes will have wide-reaching implications for developers, investors, and lenders, and it's essential that advisers across the property finance sector understand what's coming.

At the heart of the shift is a renewed focus on fire safety, energy efficiency, and design accountability, with multiple reforms set to land in 2026 and beyond.

One of the biggest changes comes via the Future Homes Standard (FHS). Replacing the previous standards to mandate low-carbon heating and world-leading energy efficiency for all new homes in England. The regulations are becoming law in December 2026, with a transition period ending in December 2027, after which all new homes must comply with the FHS.

From that point, all new homes must be low-carbon, airtight, and energy efficient. One of the most significant changes is that gas boilers will no longer be permitted. Alongside this, Parts L and F of Building Regulations will introduce stricter requirements around insulation, ventilation and indoor air quality increasing both build cost and design complexity.

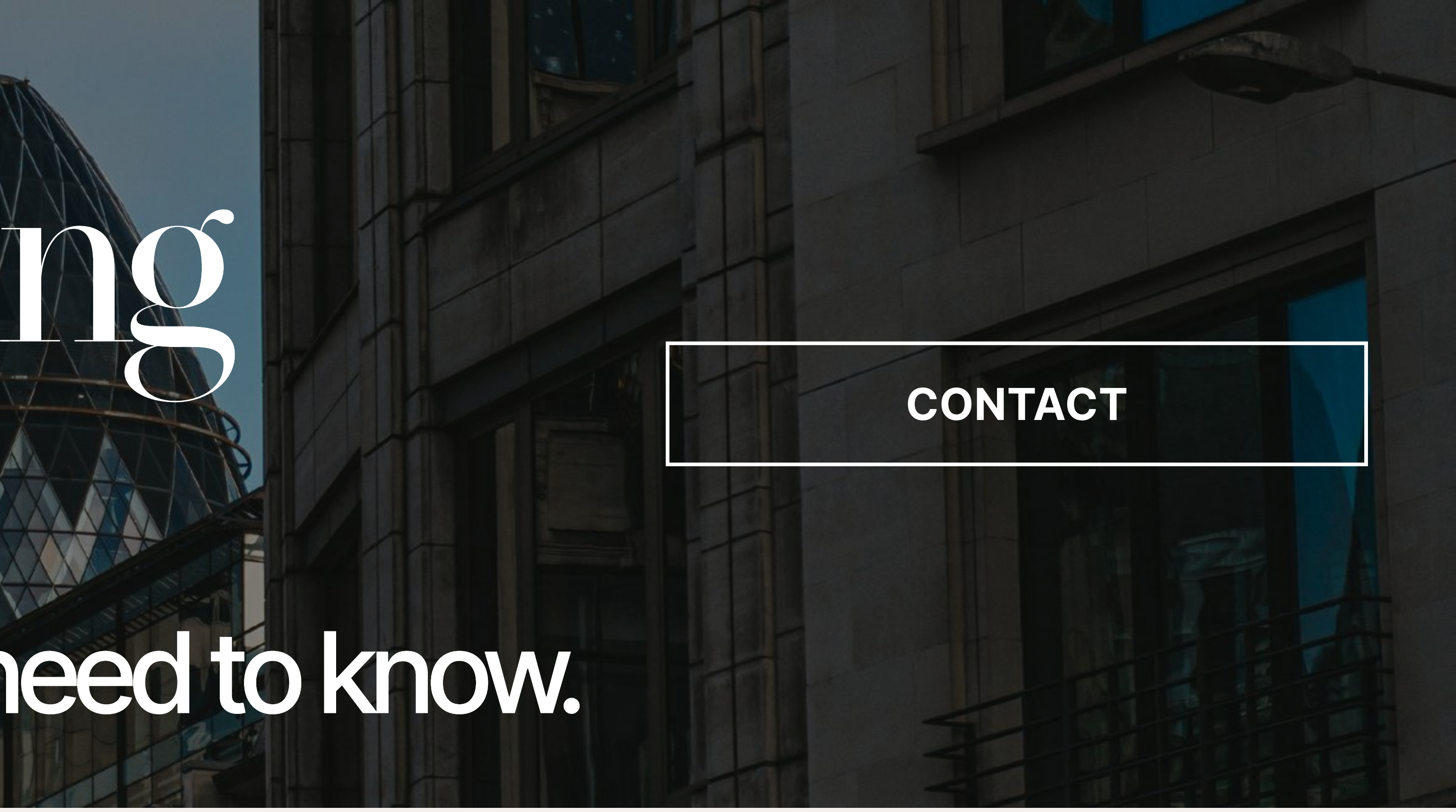
Fire safety is another key focus. Earlier this year, sprinklers became mandatory in all new care homes, and by late 2025/26, all new residential buildings over 18 metres will require a second staircase.

Fire standards are also being upgraded across the board, with BS 476 being replaced by the European BS EN 13501 classification.

The Building Safety Act brings the most significant structural change for developers of Higher-Risk Buildings (HRBs) – defined as those over 18 metres or seven storeys, with at least two residential units.

These developments are now governed by a new three-stage Gateway system, which replaces local authority oversight with a centralised regulator: the Building Safety Regulator (BSR).

- Gateway 1 (Planning): Developers must submit a fire safety statement with the planning application.
- Gateway 2 (Pre-construction): Full design plans, including a digital "Golden Thread" of safety and design documentation, must be submitted. No building work can start until these are approved.
- Gateway 3 (Completion): Occupation cannot begin until the Golden Thread is updated and a Completion Certificate is issued by the BSR.



This new system is designed to create greater transparency, stronger accountability, and safer buildings, introducing clear duty holder responsibilities.

However, this additional scrutiny has already sparked practical challenges — particularly around the second staircase rule, which has led to paused schemes and revised layouts mid-project. A recent Sky News story reported that developers are now wrestling with unintended consequences, including build delays and questions around scheme viability and delays in signing off completed schemes for occupation.

From a finance perspective, these changes will affect timelines, risk assessments, and lender appetite, particularly for HRBs. Brokers supporting developer clients should be prepared for longer lead times, more detailed pre-construction checks, and a greater emphasis on specialist legal and regulatory advice.

At Sirius, we're working closely with lenders and developers to understand how these changes affect both funding strategy and project delivery. With tighter safety and sustainability expectations across the board, access to experienced finance partners who understand the implications is more important than ever.

Written by:
Rob Collins
Senior Associate
Sirius Finance

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SOLSTAR
INSURANCE BROKERS

Stepping in to save a deal.

The little-known role of specialist insurance.

SUBMIT AN ENQUIRY

When we talk about the factors that make or break a property deal, insurance probably doesn't top the list too often. But any broker who's had a case fail to proceed at the eleventh hour because of the lenders buildings protection requirements knows just how critical it can be.

At Solstar, we see this first-hand every day. That's why Solstar has been fundamental in offering a service that has been specifically designed to help customers and brokers obtain insurance when the standard market options fall short. It's not about selling a policy. It's about protecting the deal, satisfying lender requirements, and helping brokers move cases forward with confidence.

Here are just a few of the real-life scenarios we've supported recently, and what they tell us about the value of getting insurance right.

A fire-damaged neighbour

A broker came to us with a case that had stalled. The property itself was sound – fully refurbished and ready to refinance. However, the attached property next door was a different story. The building was derelict, following fire damage more than six years ago, and it was still clad in scaffolding. This was enough to scare off most insurers.

We worked directly with the client to uncover the history of the fire, spoke with neighbours, and pieced together a full picture for the underwriter. That extra effort made the difference, and the cover was placed in time for completion.

Listed, complex and semi-commercial

This case involved a Grade II listed property with both commercial and residential elements. The requirements were layered, including subsidence cover, accidental damage, loss of rent, and full reinstatement value — all under one policy.

Several brokers had already tried to place the case without success. We sourced a specialist policy that ticked all the necessary boxes and ensured the lender's conditions were met. With the pressure off, the broker was able to focus on closing the deal.

Fish and chip shop with a variety of risks

Sometimes the risk isn't unusual, just unusually hard to package. In this case, the client was purchasing a standard commercial premises with a residential flat above. Sounds simple, but it required combined cover for a variety of risks, including subsidence and loss of rent.

We worked quickly to prepare all documentation, ensured it reached the right people – lender, solicitor, client – and helped move the case to completion without any last-minute surprises.

Refurb project in a flood zone

A client was buying a semi-commercial property in a designated flood zone, with plans for light refurbishment. Most insurers declined due to the property being temporarily unoccupied, despite the low level of risk once tenanted.

We identified a policy that covered the building during the vacant period and allowed for conversion to a standard let policy once tenants were in. The added flexibility gave both the broker and client peace of mind.

In all of these cases, securing the right insurance cover didn't just help the deal, it helped protect the broker's relationship with the client. And this is exactly the sort of thing we do every day at Solstar – liaising with insurance underwriters, solicitors, and lenders, troubleshooting grey areas and bringing a human touch to cases that could otherwise fall through the cracks.

If you're facing an insurance obstacle, or just need a second opinion, we're here to help.

Written by:

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Owner occupiers the SME advantage

The owner occupier sector is going from strength to strength. According to latest data from CoStar1, in Q1 2025, the total volume of commercial property acquired for owner occupation in the UK was £2.8bn, a significant portion of the overall £8.9bn invested in UK commercial real estate.

On June 23, 2025, the UK Government published its 10-year Modern Industrial Strategy aiming to boost business investment and growth in key high-growth potential areas such as advanced manufacturing, digital and technology.

If this is to be successful, then SMEs within owner occupied industrial/warehouses and offices may need to be the driving force behind it.

June 2025 also heralded the Government's 10-Year UK Infrastructure Strategy. With £1.35bn of public funding now available, businesses are gaining confidence; industrial occupational demand improved by 10% during Q2 2025, and it's hoped that this trend will continue.

Market improvements

Office investment also gained momentum in 2025. The sector accounted for the highest share of UK transaction volumes in H1, at 21%, according to CBRE.

Industry data from CoStar suggests that UK office take-up has risen to a three-year high and the UK office vacancy rate has stabilised1, helped by a 10-year low in office construction.

In particular, the UK "Big Nine" regional office cities outside of London (Birmingham, Bristol, Cardiff, Edinburgh, Glasgow, Leeds, Liverpool, Manchester and Newcastle) has seen collective take-up reach 3.7m sq ft2, 6% ahead of the 10-year average.

Driven by a lack of Grade-A space in city centres, occupiers are increasingly looking out of town. Six of the 10 largest deals in H1 2025 were outside the city centre, compared with 2024 where all top 10 deals took place in city centre locations4.

With a limited construction pipeline, this could place upward pressure on rents, enhancing returns and unlocking further investment activity3.

Improving retail sales could also be aiding retailer performance with average weekly volumes 2.3% higher during Q2 2025 compared with last year4.

Challenges remain

The owner occupier market continues to face several challenges, including economic uncertainties such as inflation and rising interest rates, which impact affordability and borrowing costs.

Additionally, a shortage of available properties, in the face of high demand, makes it difficult for potential buyers to find suitable properties. Navigating changing occupier needs, such as hybrid working patterns and the need for sustainable spaces, adds another layer of complexity.

InterBay's impact

InterBay is well-placed to help brokers and their clients navigate such intricacies. We support a variety of asset classes, from florists to children's nurseries, distribution warehouses and small retail units. When it comes to SMEs, we know the market, have clear criteria and our team of experts work closely with brokers to help borrowers secure the funding they need.

For instance, when reviewing cases, we:

- use the last two years' finalised accounts so we see three years' worth of figures;
- look at the performance of the business the experience of the owners, and the specifics of the property; and
- aim to meet with the borrowers directly for loans over £4m, so that we can fully understand their background and plans.

We also may look at securing on another property to help get the borrowing level required or mitigate risk in other ways. This includes requesting capital and interest payments to help bring the risk down over the term or including other assets of the business in debentures.

When reviewing accounts, we look at EBITDA (earnings before interest, taxes, depreciation, and amortization) where necessary. This means that on occasion, despite a company reporting a loss, our affordability requirements may still be met.

In addition, we take exceptional items into consideration, such as legal costs, repairs, research and development.

Every business and property is different so we look at each loan on its merits and balance out risks (where possible) to solve clients' complex cases.

Sources

1. Based on analysis of data made available by CoStar.
2. https://www.avisonyoung.co.uk/news-item/-/article/2025/07/24/regional-office-markets-see-strongest-h1-take-up-since-2019
3. https://www.cushmanwakefield.com/en/united-kingdom/insights/uk-marketbeat/regional-office-marketbeats
4. https://www.cushmanwakefield.com/en/united-kingdom/insights/uk-marketbeat/retail-marketbeat

Owner occupier opportunities

If your client is looking to purchase or refinance a property to run their business from, we could have the solution for them.

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- Call us on **0345 878 7000**

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InterBay

Bridging the gap for child & health care:

FINANCING TRADING BUSINESSES

The childcare and healthcare sectors are both areas where demand is increasing but where operational and liquidity pressures provide a hurdle for business owners who want to scale to meet this growing demand. This presents strong opportunities for brokers to help finance trading businesses.

At Sirius, we're seeing a clear increase in demand from clients operating in the early years education sector. The government's expansion of funded childcare hours has brought welcome relief for parents, but for providers, it's created significant cashflow stress. Funding delays from expected grants, rising staff wages, and site capacity issues can all add to this cashflow pressure. Many nurseries are now facing urgent decisions about refurbishments, extensions, and how to manage day-to-day liquidity while planning for long-term growth.

It's a similar story in the private healthcare space, where rising costs and succession planning are driving a growing number of acquisitions, partner exits, and management buyouts. These events often require complex structuring and a blend of finance options.

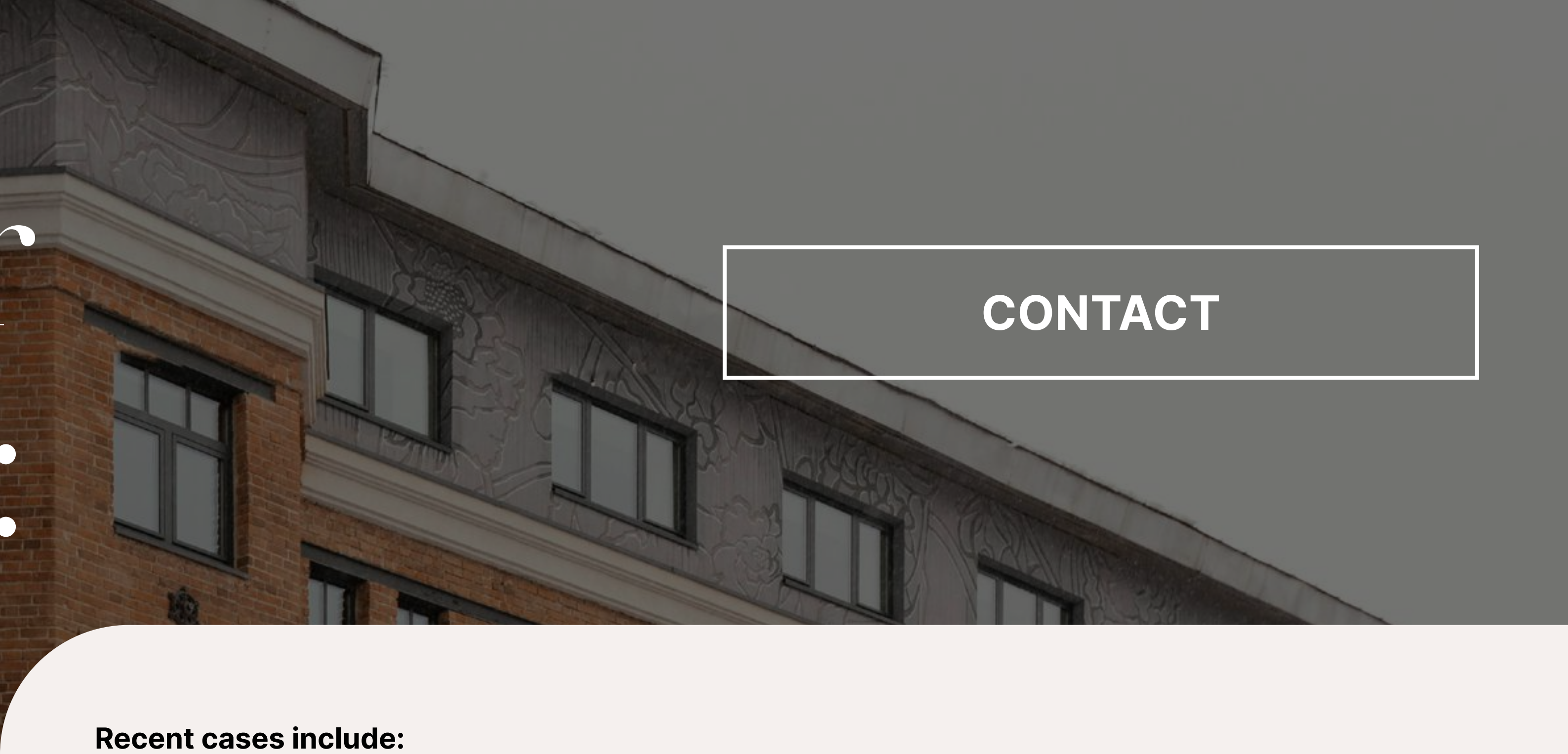
We're regularly asked by clients: When should we use a commercial mortgage, and when is bridging a better fit?

The answer depends on the business model, time line, and strength of trading. For example, a commercial mortgage offers long-term cost efficiency, but bridging finance can provide vital flexibility – particularly where speed, stabilisation, or pre-trading acquisitions are involved.

The good news is that lender appetite remains robust across both types of funding. In the commercial mortgage space, we're still seeing up to 100% LTV in some healthcare cases, where goodwill and freehold values are combined. The so-called "white coat" sectors – such as dental and medical practices – continue to benefit from favourable treatment.

On the bridging side, lenders are increasingly open to trading businesses, not just vacant assets. Where there's a clear path to refinance, we can secure short-term funding to support acquisitions, refurbishments, or time-sensitive transitions.

We regularly support clients in building forecasting models, preparing business plans, and presenting a clear strategy to lenders. By collaborating closely with accountants, valuers, and solicitors, we're often able to deliver funding outcomes that might otherwise be out of reach.



Recent cases include:

- Nursery Acquisition: A nursery operator wanted to purchase their premises but didn't have sufficient trading accounts. We structured a bridging loan to complete the acquisition, with a planned exit into a commercial mortgage once the accounts were available. This approach allowed the client to secure ownership now while aligning with long-term funding criteria.
- Healthcare MBO: We supported a management buyout for a cosmetic healthcare practice where one partner was exiting. The remaining team needed a lender to recognise future income, not just historic performance. We secured 80% LTV, exceeding the client's bank offer, enabling a smooth transition and continued growth.
- Dental Expansion: A dental provider sought to open two new sites with only 18 months of management information. Using forecast-based structuring and the Growth Guarantee Scheme, we secured funding backed by strong personal guarantees and a business debenture making the expansion possible.

These examples reflect the changing shape of specialist commercial finance. Trading businesses don't always fit traditional moulds – and they shouldn't have to. With the right advice and lender relationships, complex doesn't mean unworkable. At Sirius we have the knowledge, access and understanding to a great variety of exclusively tailored options.

Written by:
Billie Cox
Associate
Sirius Finance

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SOLSTAR
INSURANCE BROKERS

There are often many hurdles to overcome when it comes to arranging specialist finance and some of these can be as a result of the complex insurance requirements around the deal, rather than the loan itself.

By partnering with Solstar, the specialist commercial and property insurance division of The Brightstar Group, you don't need to let these hurdles become an insurmountable obstacle. Our team of experts are on hand to source the right cover specified by a lender. These requirements are often not fully known until quite late in the finance journey, but we are proficient in resolving these issues. We have already worked on many cases where we have saved the deal at the eleventh hour.

Here are just three examples of cases where we have helped:

Renewal negotiation for 9 London flats

A longstanding client with nine residential flats in Hackney had a difficult claims history, including a major water damage incident in 2022.

Ahead of renewal, Solstar worked with the client to detail the claim and highlight preventative measures. This led to significantly improved terms at no extra cost, including reinstated flood cover, higher liability limits, reduced excesses, and added loss of rent cover.

Insurance for 33-property BTL portfolio

A landlord with a 33-property mixed portfolio turned to Solstar after receiving poor renewal terms that didn't reflect their risk profile. Despite a complex claims history, Solstar reviewed all details and negotiated a tailored policy—with key covers reinstated, improved terms, and a £3,000 premium saving.

8-month renovation insurance

A client, referred by Brightstar Financial, was securing finance for a property purchase and non-structural renovation, with plans to sell upon completion. They needed specialist insurance that could adapt to the project's timeline. Solstar assessed the scope of works and arranged a flexible 8-month renovation policy, ensuring full cover throughout the renovation and planned sale period.

When unexpected legal delays pushed the timeline, Solstar acted quickly to secure a 2-month policy extension, maintaining uninterrupted cover and protecting the client's investment. The renovation and sale were completed successfully, and the client praised Solstar's responsive, professional support - expressing confidence in returning for future property projects.

Second charg processes, hig better outcom

Second charge lending has always had a role to play in the market, but right now it's becoming a far more attractive option for a wider range of borrowers. That's because lenders are making changes that remove barriers and speed up the process – from enhanced AVMs to more pragmatic underwriting and higher LTVs for clients who want to release funds for home improvements. These developments are helping second charge lending play a much bigger role in the advice conversation for clients who want to raise capital secured on their property.

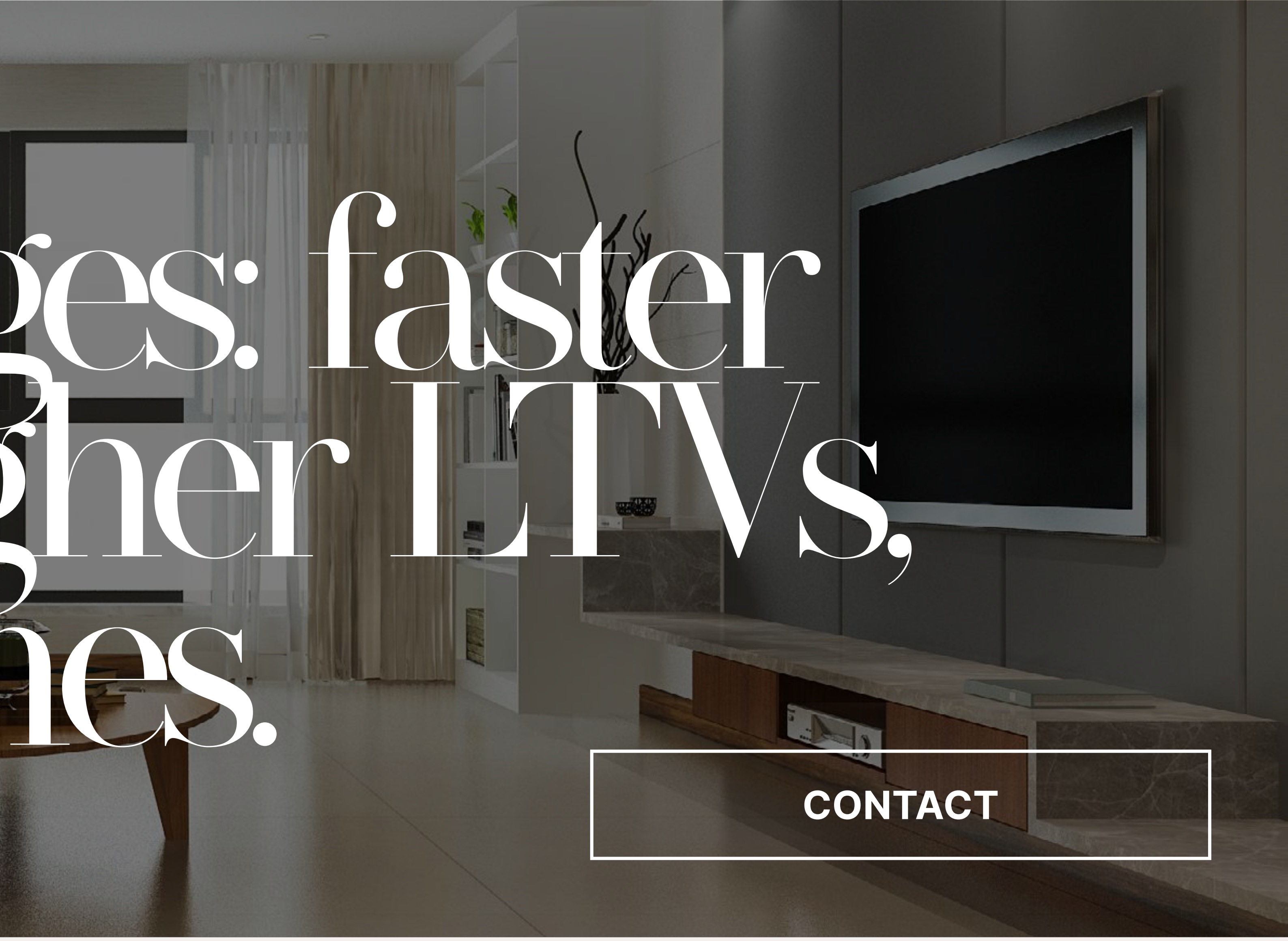
One of the most notable changes has been the introduction of enhanced AVMs. These allow borrowers to access higher LTV products without the need for a full valuation, saving both cost and time. For clients, it means a quicker path to funds and fewer hurdles. For brokers, it means being able to present strong solutions without delay.

We're also seeing meaningful improvements in how lenders handle applications. Documentation requirements have been streamlined, with a greater focus on what really matters.

Fewer unnecessary requests mean faster turnaround times, smoother client journeys, and quicker completions. It's a more pragmatic approach that reflects the realities brokers and borrowers face.

Another important development is the ability to raise higher LTVs. We're now able to secure up to 95% LTV and loans up to £200,000 – even where a property needs work. This flexibility allows clients to release the funds they need to move projects forward, while retaining their existing mortgage arrangements. There are even options up to 100% LTV with lenders for some clients.

The motivations for second charge borrowing are also broadening. Debt consolidation and home improvements remain common, but we're increasingly seeing clients raise capital for education costs, business investment, or even additional property purchases. These aren't distressed borrowers – they are often financially savvy clients looking for the most efficient way to structure their borrowing.



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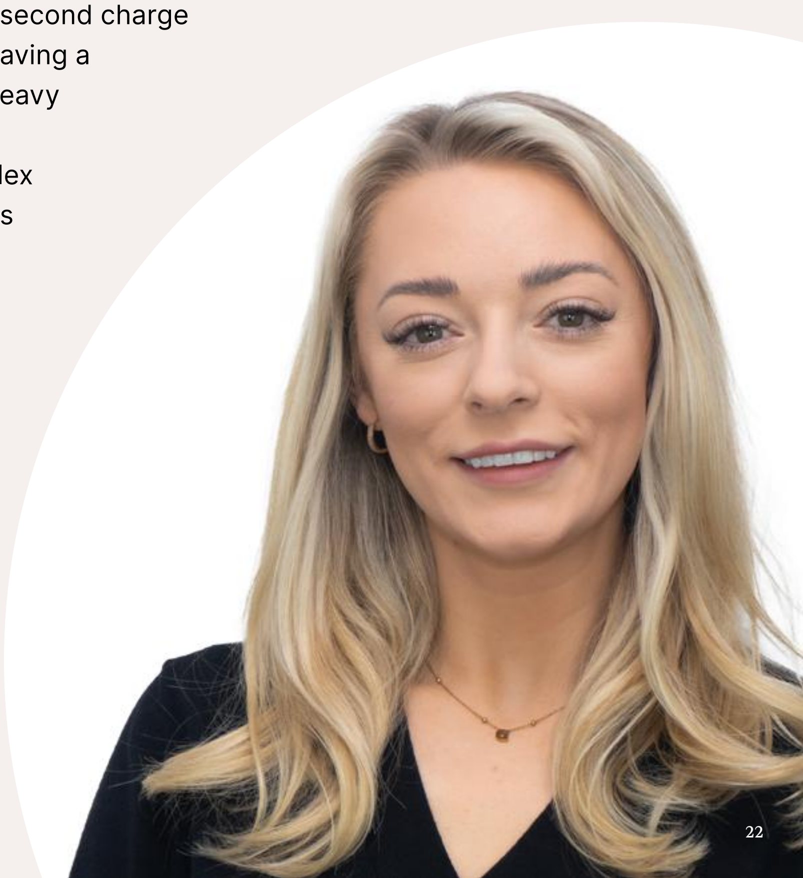
CONTACT

For brokers, the opportunity is clear. With faster processes, broader criteria, and higher LTVs available, second charge lending can't be ignored. In many cases, a second charge mortgage can deliver better outcome than a remortgage or further advance, both in terms of speed and cost.

You don't need to be a second charge expert to make second charge lending part of your advice process. What matters is having a partner who understands the market and can do the heavy lifting. At Brightstar, we bring the knowledge, lender relationships, and packaging expertise that turn complex criteria into clear solutions. By working with us, brokers can confidently offer second charges alongside other options, knowing their clients will receive the right outcome – and that they are maximising both opportunity and client experience.

Written by:
Georgia Walton
Second Charge Mortgage Specialist
Brightstar Financial

Call Email



See what people are saying

Excellent

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Trustpilot

Diligent and patient...

Luis was amazingly diligent and patient with a tricky case and managed to get it over the line after many set-backs due to the client's...

Liam C, 12 September

excellent, friendly & professional.

I was referred to Brightstar by Mortgage Advice Bureau as wasn't sure if I would need bridging facilities for my property purchase...

CJ, 10 September

Great service throughout

Efficient service throughout from Richard and Luis. Every effort made to help the clients and get to completion swiftly...

Helen Berrill, 9 September

Showing our latest reviews

What we're seeing in the commercial market right now.

SUBMIT AN ENQUIRY

One of the biggest trends we're seeing in the Commercial Finance team is a growing interest in the assisted living sector. Clients are increasingly looking to purchase standard residential properties – or convert existing buy-to-lets – for use by care providers. It's a strategy that can generate significantly higher rental income than the open market, but one that has historically presented challenges when it comes to finance.

The good news is that more lenders are now starting to understand these models. There's greater awareness around how the leases work, how the tenants operate, and the long-term stability they can offer. We've supported several of these cases recently and expect the trend to continue well into next year.

At the same time, we're seeing more engagement from high street lenders on commercial and semi-commercial cases. Some of the deals we're placing now would have struggled to gain traction just 12 months ago. And there's been a fresh injection of competition too, with three new lenders – MFS, West One, and MT Finance – entering the commercial space. Having previously focused on bridging, they're now bringing that same speed and pragmatism into term lending, which is great news for brokers and clients needing to move quickly.

From a product perspective, we also benefit from a number of semi-exclusive options that give us an edge in terms of pricing and accessibility. As a Gold Partner with Together, for example, we're able to access reduced rates for loans over £250,000. And with Interbay, we can place cases as low as £100,000, whereas most of the market sits at £125,000. These small differences often make the difference between a deal that's viable and one that stalls.

One thing that really defines the commercial space right now is the variety of circumstances we're asked to support. One example that stands out came via an introducing broker who was struggling to place a case on a residential basis. The clients were purchasing a riverside property where they planned to live on a moored houseboat and run their electrical contracting business from the land.

At the time, they were paying nearly £3,000 per month in rent across multiple locations. Owning the property would consolidate costs, create operational efficiency, and allow them to let parts of the premises for additional income. Traditional lenders couldn't get comfortable with the setup, but we were able to understand the full picture and place the case through our commercial panel. That's the value of having access to lenders that understand the bigger picture.

More broadly, it's clear that commercial finance is moving – not necessarily in huge leaps, but in meaningful shifts that open the door to more borrowers. It continues to be an area where experience really counts. Knowing which lenders are active, which sectors they understand, and how to package a case make the difference between a successful case and a declined application.

Written by:

Hisham Elabaire

Commercial Finance Specialist
Brightstar Financial

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I have used this company for the last 10 years and have never had an issue. Always find them professional and...

Saleem Patel, 3rd September

Amazing people working...

Amazing people working at this company and really helped us. They are hardworking and truly give...

Aissa, 27th August

Great all-round...

Very professional experience with Keagan from Sirius Finance who handled my recent BTL mortgage.

Fiona M, 24th August

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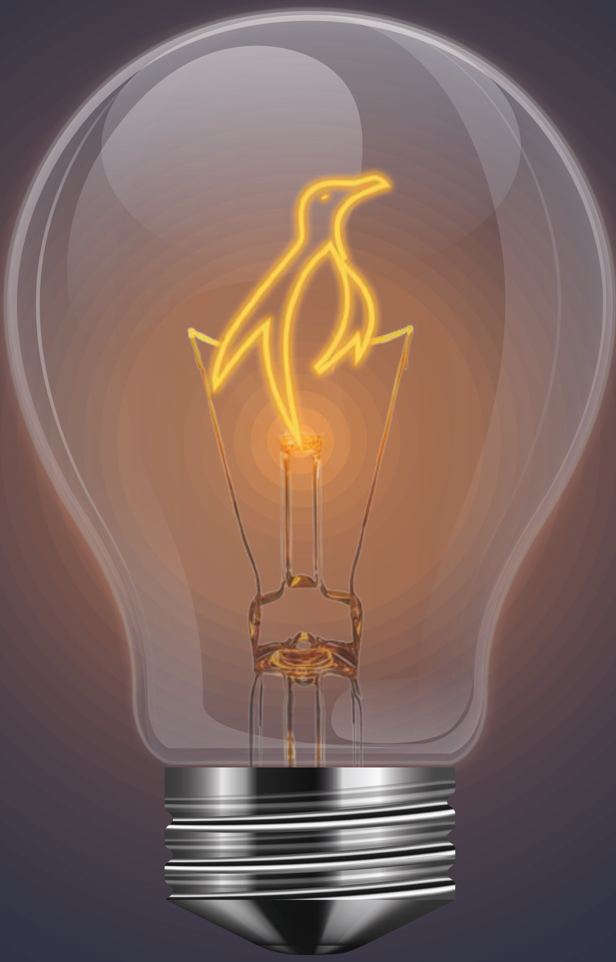

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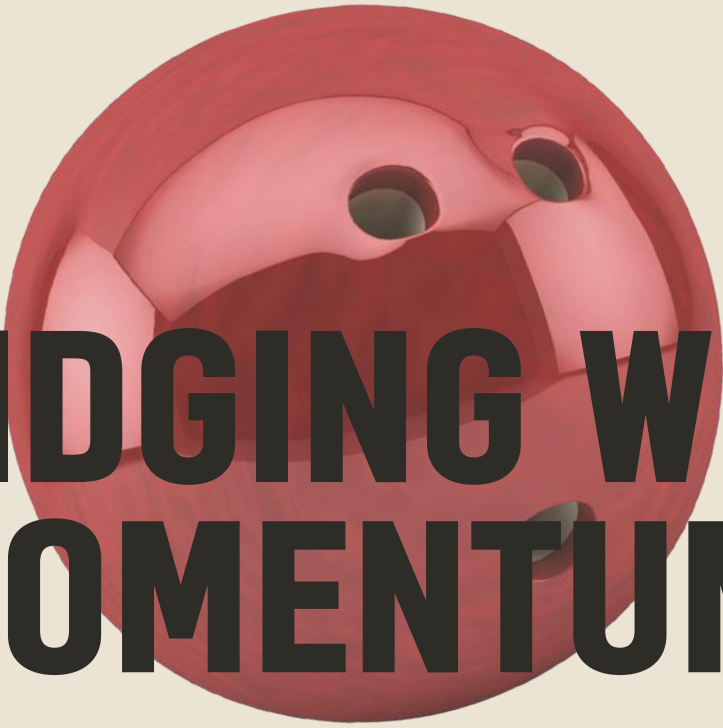

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