



2026 Mortgage Club Awards

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Welcome

A tenacious market built to last

The first half of 2026 has once again demonstrated the resilience, adaptability and professionalism that define the UK mortgage and advice market. The year began with



Clare Beardmore, director, L&G Mortgage Club

growing confidence, supported by improving affordability, increased borrower activity and continued recognition of the important role advisers play in helping customers navigate complex financial decisions.

However, market conditions shifted in the middle of Q1 following global economic uncertainty and geopolitical events, which led to increased swap rates, product withdrawals and renewed challenges for advisers and lenders alike. Despite these headwinds, the industry has continued to

adapt at pace, reinforcing the critical role advisers play in supporting customers through changing market conditions.

At L&G Mortgage Club, we have seen encouraging evidence of this resilience throughout the year. Purchase activity remained active, lender competition continued where market conditions allowed, and advisers remained at the heart of the homeownership journey. In a market that has required agility from all participants, the advice community has once again demonstrated its ability to evolve, innovate and deliver trusted support with expertise, care and professionalism.

Following on from the celebrations of our 30th anniversary in 2025, this year has been focused firmly on building for the future. Reflecting on three decades of supporting advisers and lenders across the industry provided an important opportunity to recognise how far the market has evolved – but also reinforced the importance of continuing to innovate and invest in the future of advice.

One of the biggest milestones during the first half of 2026 was the relaunch of Ignite, our mortgage sourcing platform. Built around the “Power of 4” proposition, Ignite brings together criteria, affordability, product and property insights into one connected experience designed to support

advisers throughout the customer journey. The relaunch represented a significant step forward in our ambition to combine technology with adviser expertise, helping firms work more efficiently while continuing to deliver personalised advice and positive customer outcomes for clients.

Technology continues to reshape our industry at pace, but the role of trusted human advice has never been more important. Advisers are increasingly balancing digital innovation with empathy, reassurance and expertise – qualities that technology alone cannot replace. Our focus remains on ensuring advisers have access to the tools, insight and support they need to succeed in a changing market.

Alongside this, we were excited to launch the L&G Mortgage Club Specialist Academy this year. Developed in partnership with leading specialist lenders and supported by LIBF accreditation, the Academy has been designed to help advisers build greater confidence and capability across specialist lending. It reflects our ongoing commitment to supporting adviser development and helping firms meet the increasingly diverse needs of customers.

Collaboration across the industry also continued to play a vital role throughout the first half of the year. Strong partnerships between advisers, lenders and networks remain at the heart of a successful mortgage market, and we are proud of the

role Mortgage Club continues to play in bringing the industry together.

This year’s Mortgage Club Awards once again provided an opportunity to recognise and celebrate the outstanding achievements of advisers, lenders and partners from across the industry. The professionalism, resilience and innovation demonstrated throughout the first half of 2026 has continued to make a meaningful difference to customers across the UK every single day.

Thank you to everyone who continues to support L&G Mortgage Club. We remain incredibly proud to work alongside such a passionate and talented industry and look forward to continuing that journey together throughout the rest of 2026 and beyond. ■

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The winners of the 2026 L&G Mortgage Club Awards for brokers

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The critical role of advisers in today's mortgage market

Clare Beardmore, director of distribution and mortgage club, L&G Mortgage Services

Market volatility has made it harder for some borrowers to feel confident in navigating what is often a complex and emotional mortgage process. In times like these, we are reminded just how essential advisers are in helping borrowers understand the choices available, allowing them to make informed decisions based on their individual needs.

That is why we continue to champion the value of advisers. They not only bring technical expertise, but also the human touch and personalised guidance, which technology can't, especially during uncertain times.

A support in times of uncertainty

The war in Iran caused swap rates to spike, leading to record lending weeks, rapid product changes and reduced product availability. Rising mortgage rates have also impacted affordability. For borrowers, this creates a mix of concern and uncertainty.

As a result, advisers have had to be agile, leaning into both their expertise and human empathy to support clients starting and during their mortgage journey. They are often the first point of contact when clients need reassurance.

At L&G's Mortgage Club, we've seen first-hand the impact advisers have had. Last year we celebrated 30 years in the industry, and we couldn't have reached this milestone without the brilliant advisers, lenders, and colleagues who have supported us over the years. Together we achieved £133.1bn in lending and helped 620,000 customers.



Clare Beardmore, director, L&G Mortgage Club

Advisers are on the front line, working closely with clients to understand their individual circumstances. Taking out a mortgage is both a financial and emotional decision, and advisers help clients navigate the practical, financial and personal factors involved. Crucially, these elements can't be treated in isolation, as they are all connected. With their expertise, professional insights and access to a wide range of mortgage products, advisers are perfectly placed to support clients through changing market conditions.

It's also important to recognise the vital role lenders have played during these challenging times. While advisers have supported clients on the front line, lenders have worked hard behind the scenes to keep the market moving

and provide as much notice as possible when products changed or were withdrawn. Across the industry, the key focus has been on doing the right thing for borrowers and helping them achieve their homeownership goals.

A refinancing opportunity

The opportunity that advisers have to support clients and add value goes beyond the search for a property. Around 1.8 million borrowers are approaching the end of their fixed rate deals in 2026, and expectations around the Bank of England base rate continue to influence affordability and demand.

For these borrowers, advisers are not just there as a support with financial guidance. The relationship they've built over time with their clients means they truly understand their clients' wider circumstances and priorities. Supporting the best outcome may involve balancing mortgage costs with other commitments, such as supporting family or maintaining a certain quality of life.

Advisers also offer emotional support when talking through concerns, such as out-of-hours reassurance during their mortgage journey.

The best of both worlds – where technology and human expertise meet

As technology continues to advance, advisers operate in a very different environment than previously. We know that digital tools have the potential to improve the efficiency of the mortgage process, freeing up valuable time for advisers to support customers on a personal level. However, the most successful advisers are those who balance this enhanced capability with their ability to connect on a human level and empathise with their clients. While digital tools can support research and

processing, nothing can replace the value of human guidance and expertise when it comes to choosing a mortgage product.

Our research shows that, despite the growing use of digital tools, borrowers still place enormous value on expert advice from a person when arranging a mortgage. We found that fewer than one in 10 borrowers would arrange a loan using only automated tools. These findings reinforce that the role of an adviser extends well beyond the mortgage itself. They are increasingly seen as trusted partners, supporting clients across multiple financial decisions and stages of life.

Over the past three decades, we've spent significant time, resource and expertise developing industry-leading mortgage technology to support advisers. For example, our mortgage search platform Ignite brings together criteria, affordability, product and property insights in one place, giving advisers the tools to deliver faster and more consistent outcomes for their clients. There is no doubt that digital tools will become more embedded in the advice process, but this should be about complementing advisers.

Looking forward

As the market evolves, the role of the mortgage adviser has never been more important. From supporting first-time buyers to guiding homeowners through remortgaging and more complex needs, advisers remain at the heart of the customer journey.

During this challenging period, access to high-quality, professional advice is essential to keeping both customers and the wider market resilient. As an industry, we must continue to champion all the brilliant advisers who continue to support the mortgage journeys of thousands of customers across the UK. ■

Best lenders

Celebrating the winners in the lender categories of the L&G Mortgage Club Awards 2026

LENDER WINNERS

Best Lender for Later Life Lending

Sponsored by: L&G Mortgage Services

Hodge

Best Lender for New Build

Sponsored by: Specialist Lending Solutions

Halifax Intermediaries

Best Lender for Specialist and Complex Lending

Sponsored by: Loans Warehouse

OSB Group

Best Lender for Buy-to-Let Lending

Sponsored by: L&G Mortgage Club

The Mortgage Works

Business Development Manager of the Year

Sponsored by: Finance Planning Network

Aidan Walker, Skipton Building Society for Intermediaries

Best Smaller Lender - Up to £100m in lending (through L&G Mortgage Club)

Sponsored by: Diversity & Inclusivity Finance Forum

Saffron for Intermediaries

Best Medium Lender - £100m to £1bn in lending (through L&G Mortgage Club)

Sponsored by: L&G Mortgage Club

Fleet Mortgages

Best Larger Lender - Over £1bn in lending (through L&G Mortgage Club)

Sponsored by: L&C Mortgages

Nationwide for Intermediaries

Lender Intermediary Champion

Sponsored by: Uinsure

Santander for Intermediaries

Best Lender for Partnership with Mortgage Services

Sponsored by: Mortgage Advice Bureau

HSBC UK

The Diversity & Inclusion Champion Award

Sponsored by: eConveyancer

Rachel Eason-Whale, L&C Mortgages

BEST LENDER FOR LATER LIFE LENDING



Hodge

Based on the last 12 months, the judges praised Hodge for everything it has done to support brokers to look for opportunities within the later life space, as well as supporting brokers to help more clients overall, based on what they're delivering versus what they stand for as a company.

BEST LENDER FOR NEW BUILD



Halifax Intermediaries

Halifax Intermediaries edged out the other submissions through its excellent thought leadership within the new build arena, as well as efforts to petition the government to paint the new build sector in a positive light.

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Best lenders

BEST LENDER FOR SPECIALIST AND COMPLEX LENDING



OSB Group

The judging panel commented that whether your case involves residential and adverse, residential and complex income, buy to let, commercial or bridging, OSB Group is the market leader in every single segment, which is an incredibly impressive achievement.

BEST LENDER FOR BUY-TO-LET LENDING



The Mortgage Works

The judges praised The Mortgage Works' long-standing support for the buy-to-let sector and landlords, as well as its strong proposition for limited company and HMO lending. They also acknowledged its excellent thought leadership around topics such as the Renters' Rights Act.

BUSINESS DEVELOPMENT MANAGER OF THE YEAR



Aidan Walker, Skipton Building Society for Intermediaries

The judges praised Aidan for his extremely strong submission that focused on his personal impact on all of the firms he works with. He was also recognised for the time spent managing upwards and using all of his BDM skills to genuinely help shape and develop an extremely strong lender proposition.



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Best lenders

BEST SMALLER LENDER - UP TO £100M IN LENDING (THROUGH L&G MORTGAGE CLUB)



Saffron for Intermediaries

When reviewing the entries, our judges praised Saffron for Intermediaries for its broker-first approach to everything it does which, combined with its excellent industry voice, positive commentary for its sales team, and delivery of a range of notable product enhancements, made it a standout winner in this category.

BEST MEDIUM LENDER - £100M TO £1BN IN LENDING (THROUGH L&G MORTGAGE CLUB)



Fleet Mortgages

Another tough decision for the judges due to the quality of the submissions from all the finalists. However, Fleet Mortgages was recognised for its strong thought leadership within its market area, its close relationship with brokers over the last 12 months, and for really delivering loudly with its green policy.

BEST LARGER LENDER - OVER £1BN IN LENDING (THROUGH L&G MORTGAGE CLUB)



Nationwide for Intermediaries

The judges praised Nationwide for Intermediaries for the continued support it has shown to first-time buyers at a critical time in the market. Combined with an impressive tech offering through CRM integration, that has really helped make processes easier for brokers, the firm shone as a clear standout winner.



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Mortgage Club Awards

Good luck to all the nominees!

Award-winning mortgage advice



Best lenders

LENDER INTERMEDIARY CHAMPION AWARD



Santander for Intermediaries

As a new award, this category was hotly debated amongst the judging panel, with a lot of passionate views and opinions. Ultimately, Santander for Intermediaries was recognised because from the top down, it has engaged with the broker market, taken feedback on board, made meaningful changes, and beyond this, empowered its sales teams to assist and back the brokers in everything that they do.

BEST LENDER FOR PARTNERSHIP WITH MORTGAGE SERVICES



HSBC UK

HSBC UK was praised for being highly collaborative across all its interactions with Mortgage Club, particularly with its support for onboarding new brokers. It engages with us on new ideas, provides meaningful upskilling content for the team, provides a continued stream of thought leadership support, and is simply an all-round positive partnership that is always happy to help with any enquiry or idea, big or small.

THE DIVERSITY & INCLUSION CHAMPION AWARD



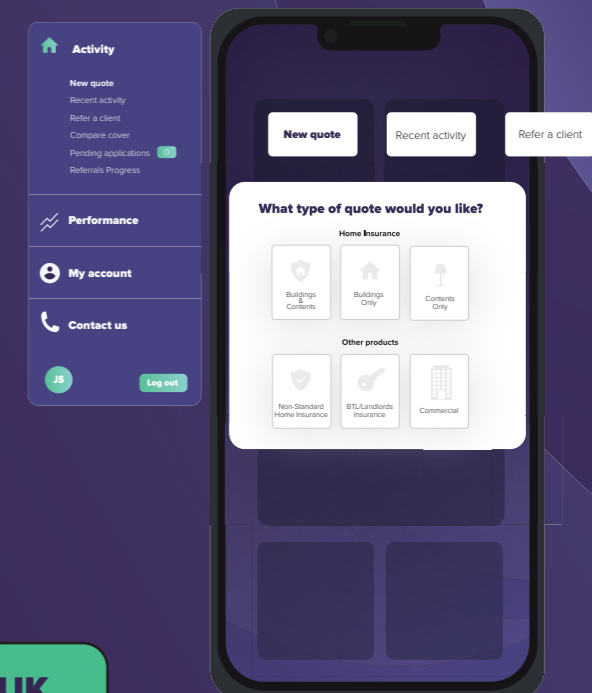
Rachel Eason-Whale, L&C Mortgages

When selecting the winner, the judges commented that there are so many worthy people making strides towards getting DE&I established in their companies and across the industry. But, although it's not a race, if it was, then Rachel would simply be a few metres ahead of the pack. She has demonstrated an excellent delivery of DE&I within her own company, but it was the impact she's had upon the wider market that really demonstrated the scale of her influence and accomplishments.

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Best brokers

The L&G Mortgage Club Awards 2026 recognises the efforts of the club's best broker partners

BROKER WINNERS

Best Broker Firm for New Build

Sponsored by: Skipton Building Society for Intermediaries

MAB New Homes

Best Broker Firm for Complex Lending (inc. Buy-to-Let)

Sponsored by: OSB Group

SPF Private Clients

Best Broker Firm for Customer Service

Sponsored by: Pepper Money

Charles Cameron & Associates

Best Broker Firm for Innovation in Advice

Sponsored by: Nottingham Building Society

Mortgage Advice Bureau

Best Broker Firm for Overall Quality (20 advisers and under)

Sponsored by: Saffron for Intermediaries

Brooks Mortgages

Best Broker Firm for Overall Quality (21 – 75 advisers)

Sponsored by: Mortgage Solutions

Alexander Hall Associates

Best Broker Firm for Overall Quality (76+ advisers)

Sponsored by: NatWest

L&C Mortgages

Rising Star in the Industry

Sponsored by: Molo Finance

Callum Ross, L&C Mortgages

Best Strategic Partner

Sponsored by: Halifax Intermediaries

HLPartnership

BEST BROKER FIRM FOR NEW BUILD



MAB New Homes

A clear frontrunner emerged in the judging deliberation for this category, with MAB New Homes praised for its balanced approach to the market, seeing everyone involved as its customer. It has demonstrated excellent progress within the market over the last few years, and the judges specifically praised the AI enhancements MAB has introduced to improve processes.

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Best brokers

BEST BROKER FIRM FOR COMPLEX LENDING (INC. BUY-TO-LET)



SPF Private Clients

Another category with a standout winner for the judges. SPF Private Clients was praised for its continued expertise in placing cases outside the norm and doing so at a very large scale. Its processes and systems are well set up to produce good customer outcomes for such a large volume of cases.

BEST BROKER FIRM FOR CUSTOMER SERVICE



Charles Cameron & Associates

Charles Cameron & Associates was praised for its whole customer ethos, with its submission demonstrating a clear passion for supporting the customer through every stage of their journey. This firm is able to maintain excellent customer service standards whilst working at scale.

BEST BROKER FIRM FOR INNOVATION IN ADVICE



Mortgage Advice Bureau

The judges were highly impressed by how integrated Mortgage Advice Bureau's technology offering is, and the clear benefit it is bringing to their customers. It has a model that connects a range of data into a single journey to help improve adviser decision making, suitability and customer understanding across the whole life cycle. One judge commented how every broker firm should be demonstrating the same approach to building a nurture journey.



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Fleet BDM



Best brokers

BEST BROKER FIRM FOR OVERALL QUALITY (20 ADVISERS AND UNDER)



Brooks Mortgages

Brooks Mortgages was praised for demonstrating a really good balance across performance, service, innovation and sustainability, with all clearly meaning a great deal to the firm. The judges were particularly impressed by there being no upheld complaints and the clear focus on ESG.

BEST BROKER FIRM FOR OVERALL QUALITY (21 – 75 ADVISERS)



Alexander Hall Associates

Alexander Hall Associates clearly demonstrated a commitment to its staff and its customers. The submission was well-rounded with a highly praised focus on its support for vulnerable customers, combined with impressive performance metrics that really made it stand out from the crowd.

BEST BROKER FIRM FOR OVERALL QUALITY (76+ ADVISERS)



L&C Mortgages

L&C Mortgages was praised for its noteworthy contribution to partnership, which has differentiated it from peers. It has excelled at building a first-class culture across the team, which combined with exceptional trust pilot scores, excellent support for vulnerable customers and a strong approach to sustainability, has made this firm a real example of quality in the broker world.



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**Congratulations
to all the
winners!**



Best brokers

RISING STAR IN THE INDUSTRY



Callum Ross, L&C Mortgages

Callum Ross from L&C Mortgages was commended for his undeniable passion, not just for his own exceptional performance in writing business, but also the impact he has across the firm through the sharing of best practice and the support he provides to other trainee advisers.

BEST STRATEGIC PARTNER



HLPartnership

HLPartnership was praised for an all-round strong entry with an exceptionally clear quantified commercial impact, that demonstrated clear evidence of building a strategic partnership. Its submission was praised for how well it connects strategy with execution, leading to measurable customer outcomes for retention.

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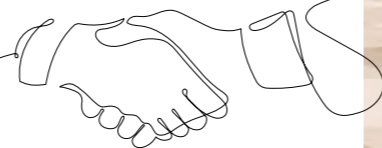
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