
All the winners of The British Specialist Lending Awards 2023

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The winners of the British Specialist Lending Awards were unveiled yesterday evening at a glittering ceremony at Hilton Bankside.

Here are the full list of winners with the comments from the judges.

Broker: Rising Star – Distributor *sponsored by Mortgage Brain*

Georgia Gebler, largemortgageloans.com (<http://largemortgageloans.com>)

Amazing progression in two years, thirst for knowledge, balance between commercial instinct and support for clients, impressed with level of research she does to support the process. Fearless, not afraid to say no if it's the right customer outcome.

Lender: Rising Star – Product Provider

Naz Buckler, Fleet Mortgages

Lots of empathy, focuses on the end customer throughout the journey, goes above and beyond her sphere of influence, passionate and enthusiastic about the people she works with and the industry as a whole, passionate about diversity and inclusivity, really cared about her colleagues – compassionate about all internal and external people she deals with.

Broker: Administrator *sponsored by Pepper Money*

Megan Betts, Coreco

Open and honest with the client, enthusiastic, personable, molds to the situation, molds to the broker she works with.

Lender: Business Development *sponsored by Virtus Search*

Alex Witham, Landbay

Taking ownership of his relationships to achieve positive results, more than just a business development manager (BDM), bright future ahead, cut above the rest, making a lender aware of the impact of their decisions on a broker – educates his own company on how their decisions impact a broker.

Broker: Complex Buy-to-Let *sponsored by Paragon Bank*

Howard Levy, SPF Private Clients

This nominee's technical knowledge, attention to detail and strength of lender and client relationships just gave them the edge in what was a truly exceptional shortlist.

Business Leader: Complex Buy-to-Let Lender *sponsored by TBMC*

Elise Coole, Keystone Property Finance

Focus on future protection of the business, diversification of funding, key learnings of last 12 months, real passion for culture of team shown to an extent by recruitment of individuals based on attitude, honesty to market in a difficult time coming up with innovative solutions for advisers.

Business Leader: Specialist distribution

William Lloyd-Hayward, The Brightstar Group

An extreme close call and the judges had a very hard time deciding on who would win in this category. There are very different definitions of what a leader is and leader does and can do, and each candidate showed different and very strong leadership qualities but in the end one finalist edged it with their passion and vision and that was William Lloyd Hayward.

Lender: Underwriter

Simon Baker-Smith, Together

Positive blend of relationship builder and keen eye for underwriting detail, clearly adding value to the transaction.

Broker: Commercial Finance *sponsored by InterBay*

Jason Dempsey, Developer Money Market

Energy, enthusiasm and a laser sharp focus on platform development and tech implementation alongside delivering great business volumes gave this nominee the edge.

Business Leader: Commercial Finance Lender *sponsored by Connect for Intermediaries*

Alex Upton, HTB

Really passionate. Impressive results, leadership qualities and a commitment to build a thriving team.

Lender: Head of National Accounts

Eloise Hall, Kensington Mortgages

In a strong field, there was one finalist who really stood out for the judges. There was a candidate who they felt had shone throughout the year and had gone above and beyond in terms of leadership and delivery and that was Eloise Hall.

Broker: Second Charge *sponsored by Central Trust*

Paul Zammit, The Loans Engine

Demonstrated passion, commitment to quality advice and supporting colleague progression.

Business Leader: Second Charge Lender

Maeve Ward, Central Trust

This passionate leader wears their heart on their sleeve, is determined and uncompromising in delivering excellence for their business and supporting their team.

Lender: Head of Sales *sponsored by Rostrum*

Joanne Hollins, Metro Bank

Unparalleled passion, determination, and willingness to get stuck in and roll their sleeves up,

combined with kindness and focus on team welfare ensured victory for this year's winner.

Broker: Bridging & Short Term Finance *sponsored by Market Financial Solutions*

Sy Nathan, Dynamo

Delivers robust and valuable long-term relationships built on honesty and impressive sector knowledge.

Business Leader: Bridging Lender sponsored by Clever Lending

Scott Marshall, Roma Finance

This inspirational leader's passion for the sector, influence on the wider market outside of their own business and focus on partnerships made sure that they stood out in this category.

Business Leader: Conveyancer *sponsored by Saffron for Intermediaries*

Peter Joseph, Home Legal Direct

All great finalists and although it was difficult comparing candidates, the judges looked at what the leader brought and where that business would be without that person. The winner was described as innovative, ground-breaking and someone who would challenge the industry status quo and that was Peter Joseph.

Broker: Complex Income *sponsored by The Mortgage Lender*

Daniel Gracie, Pinnacle

An obvious choice as the go-to adviser if you needed to recommend a true complex income adviser expert.

Business Leader: Complex Income Lender *sponsored by Blacks Solicitors*

Marie Grundy, West One Loans

Demonstrated a clear understanding as to what the broker market needed, investigated broker market for feedback before launching product to shape future of specialist market – rather than telling the market what it needed, key focus on market, proactive with diversification so that when

markets disrupted they have protected themselves.

Business Leader: Surveyor

David Ellison, Pinnacle Surveyors

All excellent leaders in the industry and they've all done remarkably well and should be very proud. Again, there can only be one winner and there was one candidate who was seen as forward thinking and differentiated himself that big more and that was David Ellison.

Broker: Adverse Credit *sponsored by Vida Homeloans*

Sarah Tinkler, Clever Mortgages

This nominee is a solution-driven adviser, passionate to deliver great customer outcomes in an empathetic manner great calmness. A true team player.

Business Leader: Adverse Credit Lender

Paul Adams, Pepper Money

Impressive growth, strong leadership and positive impact on both staff and adviser partners that has delivered real impact to the end-to-end solution.

Business Leader: Development & Innovation Advocate

Nicola Firth, Knowledge Bank

There were three inspiring finalists of whom any could have won. A genuinely tough category as any of the candidates would have been a worthy winner but ultimately there could be only one and that was Nicola Firth.

Outstanding Contribution

David Whittaker, Keystone Property Finance

David is known for his mischievous nature and his tell-it-like-it-is personality- they have been a beacon for the buy-to-let market ever since its inception in the early 1990s.

Over the years he has proven to be a fountain of knowledge when it comes to complex buy to let and

Over the years he has proven to be a fountain of knowledge when it comes to complex buy-to-let and the private rented sector. It is very important that we recognize his significant achievements in shaping a sector and the wider market.

Before embarking on a career in the mortgage industry, David served as a Captain in the Corps of Royal Engineers with distinction for more than a decade. Known as 'Sergeant Major' to many, he supported activity in places as far away as Kenya and the Falklands.

He then embarked on a career as a broker in the late 1980s, working for three years within a brokerage and then setting up his own specialist buy-to-let business, Mortgages for Business.

Whittaker built the business in to one of the most respected buy-to-let brokerages and a market leader.

He then switched to the lending side in 2007, launching Keystone Property Finance, saying that after years telling lenders what they were doing wrong – politely or otherwise – it was time to “put up or shut up”.

Unfortunately, the timing wasn't fortuitous, and Keystone had to temporarily pause lending – as did many other lenders – following the market crash.

However, Keystone returned a few short years later, utilising a partnership strategy before relaunching as an independent lender in its own right in 2018.

Keystone has developed a reputation for quality service and is widely seen as one of the market's go-to lenders for complex buy-to-let cases. It has achieved more than £1.2bn in buy-to-let lending, secured multiple securitisations and developed an unparalleled proposition.

A hugely successful and deserved winner who transcends the lending and distribution spheres, and who has undoubtedly helped shape the evolution and importance of the buy-to-let space.

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