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| Last updated: Mon, 12 Jan,2026 | Lender Service Report (Buy-to-Let) | | | | | |  Mortgage Brain |
|---------------------------------------|------------------------------------|-----------------|-----------------|-------------------------|------------------------------------|---------------------|--|
| | Waiting Times | | | | Processing (as reported by lender) | | Information last updated by lender |
| | | | | | Time to offer | Initial Assessment | |
| Lender | Case Updates | Sales | General | Live Chat Response Time | | | |
| ACCORD | 01 Mins 32 Secs | 02 Mins 20 Secs | Unknown | 03 Mins 10 Secs | 14 Working Days | 1 Working Days | Mon, 05 Jan,2026 |
| ALDERMORE | Unknown | Unknown | Unknown | Unknown | 25 Working Days | 7 January Received | Fri, 09 Jan,2026 |
| BANK OF IRELAND | Unknown | Unknown | 00 Mins 1 Secs | Unknown | 7 Working Days | 12 January Received | Mon, 12 Jan,2026 |
| BARCLAYS | Unknown | Unknown | Unknown | Unknown | 21 Working Days | 3 Working Days | Wed, 17 Jul,2024 |
| BUCKINGHAMSHIRE BUILDING SOCIETY | Unknown | Unknown | Unknown | Unknown | 23 Working Days | 2 Working Days | Mon, 12 Jan,2026 |
| THE CAMBRIDGE BUILDING SOCIETY | Unknown | Unknown | 01 Mins 0 Secs | Unknown | 5 Working Days | 4 Working Days | Mon, 12 Jan,2026 |
| CHORLEY BUILDING SOCIETY | Unknown | Unknown | Unknown | Unknown | 15 Working Days | Unknown | Mon, 18 Jul,2022 |
| CLYDESDALE BANK | Unknown | Unknown | Unknown | Unknown | 15 Working Days | 3 Working Days | Mon, 12 Jan,2026 |
| COVENTRY | 00 Mins 2 Secs | 00 Mins 7 Secs | Unknown | Unknown | 11 Working Days | 9 January Received | Mon, 12 Jan,2026 |
| DARLINGTON | Unknown | Unknown | Unknown | Unknown | Unknown | 3 Working Days | Mon, 12 Jan,2026 |
| DUDLEY | Unknown | Unknown | Unknown | Unknown | 3 Working Days | 2 Working Days | Mon, 12 Jan,2026 |
| THE FAMILY BUILDING SOCIETY | Unknown | Unknown | Unknown | Unknown | Unknown | 2 January Received | Mon, 12 Jan,2026 |
| FLEET MORTGAGES | Unknown | Unknown | Unknown | Unknown | Unknown | 2 Working Days | Mon, 12 Jan,2026 |
| FOUNDATION HOME LOANS | Unknown | Unknown | 00 Mins 30 Secs | Unknown | Unknown | 1 Working Days | Mon, 27 Oct,2025 |
| FURNESS BUILDING SOCIETY | Unknown | Unknown | Unknown | Unknown | 18 Working Days | 9 January Received | Mon, 12 Jan,2026 |
| GATEHOUSE BANK | Unknown | Unknown | Unknown | Unknown | Unknown | 8 January Received | Mon, 12 Jan,2026 |
| HSBC UK | Unknown | Unknown | 00 Mins 25 Secs | Unknown | Unknown | 2 Working Days | Mon, 12 Jan,2026 |
| HANLEY | Unknown | 00 Mins 15 Secs | Unknown | Unknown | 15 Working Days | 2 Working Days | Mon, 12 Jan,2026 |
| H&R | Unknown | 00 Mins 4 Secs | Unknown | 00 Mins 4 Secs | Unknown | Unknown | Mon, 21 Oct,2024 |
| HODGE | Unknown | Unknown | Unknown | Unknown | 15 Working Days | 1 Working Days | Mon, 12 Jan,2026 |
| KENSINGTON | Unknown | 00 Mins 28 Secs | Unknown | Unknown | 14 Working Days | 2 Working Days | Mon, 12 Jan,2026 |
| KEYSTONE PROPERTY FINANCE | Unknown | Unknown | 00 Mins 10 Secs | 00 Mins 24 Secs | Unknown | 3 Working Days | Fri, 09 Jan,2026 |
| LANDBAY | Unknown | Unknown | Unknown | Unknown | Unknown | 2 Working Days | Mon, 20 Nov,2023 |

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| LEEDS BUILDING SOCIETY | Unknown | Unknown | 00 Mins 3 Secs | Unknown | 14.1 Working Days | 1 Working Days | Mon, 12 Jan,2026 |
| LENDINVEST | 00 Mins 15 Secs | Unknown | Unknown | 00 Mins 10 Secs | 1 Working Days | 2 Working Days | Mon, 05 Jan,2026 |
| MELTON BUILDING SOCIETY | Unknown | Unknown | Unknown | Unknown | 7 Working Days | 3 Working Days | Tue, 26 Aug,2025 |
| METRO BANK | Unknown | Unknown | 00 Mins 30 Secs | Unknown | Unknown | 9 January Received | Mon, 12 Jan,2026 |
| NATWEST | Unknown | Unknown | 01 Mins 0 Secs | 01 Mins 0 Secs | 2 Working Days | 4 Working Days | Mon, 22 Sep,2025 |
| NEWBURY BUILDING SOCIETY | Unknown | Unknown | Unknown | Unknown | Unknown | 3 Working Days | Tue, 23 Dec,2025 |
| NEWCASTLE | Unknown | Unknown | 01 Mins 0 Secs | Unknown | 14 Working Days | 1 Working Days | Mon, 05 Jan,2026 |
| THE NOTTINGHAM | Unknown | Unknown | Unknown | Unknown | 15 Working Days | 1 Working Days | Mon, 12 Jan,2026 |
| PEPPER MONEY | 02 Mins 0 Secs | 02 Mins 0 Secs | 02 Mins 0 Secs | N/A | Unknown | 12 January Received | Mon, 12 Jan,2026 |
| CO-OPERATIVE BANK | 01 Mins 0 Secs | 01 Mins 0 Secs | Unknown | Unknown | Unknown | 2 Working Days | Fri, 09 Jan,2026 |
| PRECISE MORTGAGES | Unknown | Unknown | Unknown | Unknown | 20 Working Days | 2 Working Days | Mon, 12 Jan,2026 |
| PRINCIPALITY | Unknown | Unknown | Unknown | Unknown | 14 Working Days | 1 Working Days | Mon, 12 Jan,2026 |
| SAFFRON BUILDING SOCIETY | Unknown | Unknown | N/A | Unknown | Unknown | 2 Working Days | Mon, 12 Jan,2026 |
| SANTANDER | 00 Mins 3 Secs | 00 Mins 34 Secs | Unknown | Unknown | 8 Working Days | 1 Working Days | Mon, 12 Jan,2026 |
| SKIPTON BUILDING SOCIETY | Unknown | Unknown | 00 Mins 50 Secs | 01 Mins 40 Secs | 11.3 Working Days | Unknown | Fri, 09 Jan,2026 |
| SUFFOLK BUILDING SOCIETY | Unknown | Unknown | Unknown | Unknown | Unknown | 5 Working Days | Tue, 15 Jul,2025 |
| TSB | 01 Mins 0 Secs | 01 Mins 0 Secs | Unknown | Unknown | Unknown | 1 Working Days | Mon, 12 Jan,2026 |
| THE MORTGAGE LENDER | Unknown | Unknown | 01 Mins 0 Secs | Unknown | Unknown | 9 January Received | Mon, 12 Jan,2026 |
| THE MORTGAGE WORKS | Unknown | Unknown | Unknown | Unknown | 10 Working Days | 2 Working Days | Mon, 12 Jan,2026 |
| THE TIPTON AND COSELEY BUILDING SOCIETY | 00 Mins 11 Secs | Unknown | Unknown | 00 Mins 4 Secs | 2 Working Days | 2 Working Days | Mon, 12 Jan,2026 |
| VERNON BUILDING SOCIETY | Unknown | Unknown | Unknown | Unknown | 3 Working Days | 2 Working Days | Mon, 03 Nov,2025 |
| VIDA HOMELOANS | Unknown | Unknown | Unknown | N/A | Unknown | 4 Working Days | Tue, 15 Jul,2025 |
| VIRGIN MONEY | Unknown | Unknown | Unknown | Unknown | 11 Working Days | 1 Working Days | Fri, 09 Jan,2026 |

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| ZEPHYR | Unknown | Unknown | Unknown | Unknown | Unknown | 2 Working Days | Mon, 21 Oct,2024 |