

Powering mortgage decisions with verified project data

Mortgage brokers need accurate, reliable project data. HBXL makes it simple. Soon-to-be launched *House Builder Pack 360* is HBXL's integrated software suite for SME builders and developers, capturing all the information mortgage brokers need to assess, validate, and approve funding for housing projects.

With 25 years of experience and a £4M+ investment, HBXL provides structured, lender-ready data direct from the builder - removing friction, cutting errors, and speeding up mortgage approvals.

01 How HBXL supports Mortgage Brokers

1. Verified Cost & Design Data

- Full breakdown of project costs: materials, labour, overheads, VAT, contingencies.
- Architectural drawings, specifications, and compliance documentation included.
- Data presented in a standardised, lender-ready format.

2. Faster Mortgage Processing

- Secure integration with broker systems via API.
- All project documents - plans, costs, contracts, schedules - captured in one workflow.
- Reduces manual chasing, delays, and missing information.

3. Builder Credentials & Compliance

- Company profiles, insurances, and accreditations automatically recorded.
- Transparent project timeline with milestones and progress tracking.
- Contract terms and payment schedules included.

4. Customer Journey Enhancement

- Builders can embed a link in builders' quotes, enabling homeowners to request a mortgage instantly.
- Supports FCA compliance with built-in declarations and transparency.
- Creates a seamless path from quote to funding approval.

02 The Strategic Opportunity

HBXL provides brokers with a direct channel to thousands of SME builders - currently generating £1BN+ of projects annually, with developer-led schemes adding billions more in the coming years.

03 Let's talk

Partner with HBXL to: Access structured, verified builder data | Accelerate mortgage approvals | Improve customer experience and broker efficiency

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Introducing high quality builder-first data, captured from our end-to-end digital solution

