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 "Independent advisers have an advantage over branchbased advisers in being perceived as responsive to customers' needs, but many people will still opt for a lender and product selected through their own research."
Patrick Ross, Financial Services Analyst

This report looks at the following areas:

- Execution-only mortgages represent a thorny issue for lenders
- What does an advice-led mortgage market mean for adviser competition?

The mortgage advice market has undergone a realignment process following the MMR (Mortgage Market Review) and advisers are beginning to settle into the new order of things. As the main point of contact for almost every mortgage customer, lenders value the role of the adviser more than ever. Whether investing in their own branch-based advisers or partnering with the huge broker networks, it's all about reaching customers through the most convenient channels.

This Report looks at the drivers of advice business and how consumers perceive different types of mortgage advice. Mintel's consumer research examines mortgage ownership, sources of mortgage advice, the impact of interest rate changes on advice-seeking and attitudes towards mortgage advice.

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DID YOU KNOW?

This report is part of a series of reports, produced to provide you with a more holistic view of this market



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Online is the most popular channel for researching mortgages

A third of mortgage holders are likely to seek advice if an interest rate rise occurs

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The value of independence is well appreciated

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