



Best Overall

GMAC RFC

GMAC-RFC scoops the most coveted award for the second year running

It has been a great year for GMAC-RFC, with the launch of its Point of Sale Offer system ensuring that it remains at the forefront of technological innovation.

The incorporation of an automated valuation system vastly speeds up the process and allows the lender to produce instant mortgage offers online, removing any uncertainty for the intermediary and borrower. There is no grey area with GMAC-RFC – brokers will get a definite answer either way.

Only a handful of lenders currently provide online offers and GMAC-RFC was one of the first, which is typical of its pioneering approach. It also uses cascade underwriting, meaning it is difficult to find a more comprehensive online proposition in the whole of the mortgage market.

Add into the already potent mix a stellar range of products, and consistently high service standards, and it is not hard to see why GMAC-RFC is top dog.

Web address: gmaerfc.co.uk

Online opening hours: 24/7

Percentage of mortgage applications submitted online: 100%

DIPs available: No DIPs, just binding decisions

Full offers available: Yes

Number of registered brokers on the system: 20,000

Mission statement: Mortgages for everyone through a fast, easy, automated process.