

ISSUES IN THE REMORTGAGE MARKET		
Most problematic		There are those who self-certified their income and either no longer have that income or do not have business accounts which show income to cover the required loan.
		There are many with interest only loans who cannot meet new affordability rules based on capital repayment.
		There are some with rock bottom tracker rates who do not want to disturb their current loans.
		There are there are those with a payment blip that has damaged their credit score.
Least problematic		Some think the mortgage market is still closed and too difficult after the crisis and MMR. There are still too many negative press comments.
		The rate that many borrowers are paying today and for the last 5 years is affordable, so why rock the boat.
		For some their credit score does not let them get the great rate on the comparison site, so the answer for them is no.
		The questions asked and information required is more than when they took out their loan and seems intrusive.
		The horror stories of four hour mortgage and protection interviews has left many cold.
		With many lenders having stopped giving advice, the customer does not know how to get to a broker, or if they trust them.

ALL OF THIS COMBINES TO DELIVER A MUCH SMALLER MARKET