PROPERTY SPINE · ROUNDTABLE PROGRAMME

Five themes. Two lending areas.

How can banks, building societies and specialist lenders deliver faster, better-evidenced mortgage decisions without weakening human accountability or customer outcomes? Five invitation-led discussions will explore a shared evidence foundation across residential purchases and remortgages and buy-to-let purchases and remortgages.

Bring a decision bottleneck, a control question and a measure worth testing. The aim is to define practical lender-specific tests, not promise the same route or result for every mortgage.

Status. All dates and cities are proposed. Venues, attendees and partners are not confirmed and registration is not yet open. Each session runs for three hours under the Chatham House Rule, chaired by David Titterton of Crosstide, with up to twelve seats.

01. Trusted property data. The foundation for faster offers

When and where	Proposed. Tuesday 17 November 2026, 13.00 to 16.00. London. Proposed city. Venue to be confirmed.
Purpose	Compare property-evidence bottlenecks across residential and buy-to-let purchases and remortgages, identifying what can be shared and what must remain journey-specific.
Intended output	An evidence and permissions map, selected cohort and baseline definitions for offer time, referrals and requests per case.
Event page	propertyspine.dev/insights/events/trusted-data-faster-offers
Related paper	White paper 11. Trusted speed. A faster route to mortgage offer

02. AI-assisted underwriting. Humans in control

When and where	Proposed. Tuesday 8 December 2026, 13.00 to 16.00. Manchester. Proposed city. Venue to be confirmed.
Purpose	Test where AI can assist evidence review across residential and buy-to-let lending and where accountable human or specialist judgement must take over.
Intended output	A task, review and escalation map tested against residential and BTL scenarios.
Event page	propertyspine.dev/insights/events/ai-underwriting-human-control
Related paper	White paper 11. Trusted speed. A faster route to mortgage offer

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03. GRC by design. Trust at every decision gate

When and where	Proposed. Tuesday 19 January 2027, 13.00 to 16.00. Birmingham. Proposed city. Venue to be confirmed.
Purpose	Connect evidence rights, security and lender policy to the obligations of each product, customer and jurisdiction.
Intended output	A control and accountability checklist with journey-specific requirements.
Event page	propertyspine.dev/insights/events/grc-trusted-decision-pathways
Related paper	White paper 11. Trusted speed. A faster route to mortgage offer

04. Customer confidence. Consumer Duty and outcomes across mortgage journeys

When and where	Proposed. Tuesday 16 February 2027, 13.00 to 16.00. Leeds. Proposed city. Venue to be confirmed.
Purpose	Explore communication, support and customer outcomes in residential and buy-to-let lending, applying Consumer Duty where applicable.
Intended output	A baseline for repeat requests, waiting, clarity and support.
Event page	propertyspine.dev/insights/events/consumer-duty-customer-confidence
Related paper	White paper 11. Trusted speed. A faster route to mortgage offer

05. From PoC to adoption. Earn the right to scale

When and where	Proposed. Tuesday 16 March 2027, 13.00 to 16.00. Bristol. Proposed city. Venue to be confirmed.
Purpose	Select a defined mortgage cohort and design a controlled comparison of speed, net cost, quality and customer outcomes.
Intended output	A bounded pilot with a baseline and proceed, revise or stop criteria.
Event page	propertyspine.dev/insights/events/poc-measured-adoption
Related paper	White paper 11. Trusted speed. A faster route to mortgage offer

Supporting paper

Trusted speed. A faster route to mortgage offer. A lender-led discussion on earlier evidence, less rework and accountable residential and buy-to-let assessment. Read the white paper online. Download the PDF.

The current proof of concept is a synthetic buy-to-let example, not a production platform or proof of results. Intended outputs are proposed discussion goals, not commitments or measured benefits.

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