

# OUR END-TO-END MORTGAGE SERVICES



FOR NESTR SMART FINANCE

Nestr is a Dutch provider of real estate financing for rented homes. Due to a shortage of these homes in the Netherlands, Nestr finances large and small investors who share their vision for increasing opportunities to rent across the country.

The four owners of Nestr have collectively worked in the traditional banking world for decades and saw an opportunity to change course in 2019. The team is ambitious to change the buy-to-let market, creating a space where applying for, accepting and managing real estate financing is as quick, transparent and simple as possible. Nestr uses technology to support clients by providing quick (binding) offers. Their streamlined process enables clients to pass deeds within days instead of weeks.

In 2019, Nestr needed a partner who could provide state-of-the-art technology to help achieve their goals: no more lengthy decision-making processes and bulky files.

## How we support Nestr

Nestr appointed BCMGlobal as their independent primary servicer to support throughout the loan cycle. BCMGlobal was the natural partner for Nestr as we have heavily invested in technology to develop a customer-focused state-of-the-art, cloud-based platform that can be adapted locally.

BCMGlobal and Nestr have successfully automated the investor process from application to management in a more technologically-advanced way than the industry norm. Nestr has created its own bespoke front office system, which allows financial advisors to create an application within a few minutes.

If the application meets the Nestr product criteria, the financial advisor can submit the application and receives the conditional offer within an hour. This unique proposition integrates the Nestr front office system into the BCMGlobal mid-offices systems.

Our systems allow Nestr to originate and service complex loans, including multiple borrowers and multiple assets. This includes commercial and residential assets, plus different types of borrowers such as individuals, corporate entities and foundations.

Nestr has also embraced BCMGlobal's ability to develop a personal customer portal within their cloud-based platform, giving the client a 24/7 insight into their financing. They no longer need to wait until Monday morning for the information such as when the fixed rate period ends or a reminder of the interest rate.

This technology-led partnership has already resulted in two securitizations and 2,100 applications within 1.5 years.



### **BCMGlobal's day-to-day services for Nestr**

We provide a full range of services across front, middle and back-office to support Nestr's strategic objectives and add value to their performance.

These include:

- Asset and operational management
- End-to-end servicing systems
- Portal services
- Cash management
- Reporting
- Special services

*'BCMGlobal has been the perfect partner to help us achieve our goal to make real estate financing as quick and simple as possible for investors in rental properties. As our primary servicer, the team has created a customer portal that gives our clients instant access to the information they need. We look forward to continuing this partnership with our shared focus of connecting people with their assets in a safe, simple way.'*

Lothar Kleinhaarhuis, CEO Nestr