

This is Hit Loop Hub, a privacy-first way to understand affordability and mortgage readiness using clear, explainable signals.

Today we'll follow Sue, a single mom and first-time buyer.

Everything starts with consent.

Sue can connect demo data only if she chooses.

Hit Loop Hub uses only what she approves, and she can revoke access at any time.

Sue selects the individual journey that keeps the experience focused and easy to follow.

It also avoids unnecessary data exposure on affordability.

Sue sees her day-to-day cash flow in a simple way.

She can tell whether she usually has headroom left after essentials, and she can see how steady her pattern is over time without exposing raw transactions.

Next, mortgage readiness shows Sue an improving score.

It's explained using clear drivers: her average monthly position, volatility, and stable surplus.

If she wants transparency, she opens how this was calculated to see the logic in plain language.

Hit Loop Hub also looks for safe, realistic opportunities.

If Sue appears to have a steady surplus, it offers an overpayment nudge.

This is not advice, it's an optional prompt.

She can explore whether it fits her budget.

Sue can test a What If scenario.

For example, she enters £300.

The simulation shows estimated months and interest saved.

It's illustrative, and she should check lender terms, including early repayment charges.

Hit Loop Hub also supports household finances, helping people plan together with shared affordability, joint mortgage readiness, and a What If overpayment simulation they can explore as a pair.

With consent, first-data use, minimal exposure, and explainable signals, Hit Loop Hub helps Sue feel informed and in control, one insight at a time.