#### ONLY FOR USE BY MORTGAGE INTERMEDIARIES

# Make moves smooth

# Simple ways to ensure your application goes smoothly



Our application process is designed to speed up application to offer as our underwriters work on fully packaged cases only.

This means that once you've submitted your fully packaged case our underwriters can get started, without being slowed down by cases which are not ready to be reviewed.

To help you with this process, we asked our underwriters for some insight on how you can get your application right first time.

### Data completeness & accuracy – ensure

 Clients email contact details are correct



- Solicitor details are provided
- Direct Debit details are provided at point of submission

## Standard packaging

 Packaging should be provided at point of submission as a complete package

## Evidence of deposit – include



- Evidence
- Explanation

#### **Payslips**

- Upload
  where relevant
  and ensure any
  deductions on payslips are
  declared
- Where additional income is to be used, provide details e.g. Child benefit, Tax Awards, Universal Credit
- Check if year to date income is in line with what is being declared

## Leasehold properties

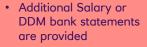
 Provide details of service charges/costs

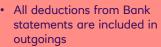


## Know your customer – Ensure

- Details are checked for accuracy and keyed correctly
- Watch out for middle names and Dates of Birth

#### Bank statements – Ensure





#### **Credit Cards**

Provide evidence
 of funds to clear
 credit cards if client
 indicates they are to be cleared



EU settlement letter – include this



#### Home

improvements

Provide info, full breakdown of costs, quotes and any permissions



Once you've uploaded all the right documents, you can be safe in the knowledge that your case is in our pipeline.

For more information, see our <u>Income and Packaging guidelines</u> which provide more detail on all the documents needed.

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