

# At the Chalk Face:

## Internal legal process – How to fund cases quickly.

If your customer is looking to remortgage, take a 2nd charge or release equity from an unencumbered property, we can fund these in a matter of days, if not hours, using our internal legal team for both bridging and term loans subject to meeting our criteria.

### Internal funding criteria.

- Gross loan up to £300k
- Application in personal names
- Security in England or Wales
- No amendments to Land Registry required i.e. not a purchase, Transfer of Equity, lease extension etc.
- Residential, commercial and semi-commercial properties

### Regulated Transactions – Packaging Tips.

These cases can fund as soon as we receive the signed offer and supporting documents. Remember to package the following with your case to help us fund the application quickly for your customer:

- PDF copy of consent for 2nd charge if restriction noted on land registry to be included in the submission pack.
  - Consenting to the registration of the charge in favour of Together Personal Finance Limited. The consent must be on letter headed paper which is signed and includes the name and role of the signatory.
- Original signed Mortgage Offer posted to Together Personal Finance Limited
  - This is available for you to download from MyBrokerVenue for the customer to sign and date once the application is offered. A copy will also be posted, however there is no need to wait for the posted version.
- Original legal charge posted to Together Personal Finance Limited
  - This is available for you to download from MyBrokerVenue for the customer to sign and date once the application is offered. A copy will also be posted, however there is no need to wait for the posted version.

### Unregulated Transactions – Packaging Tips.

These cases can fund on the same day as the day 1 underwrite. Remember to package the following with your case to help us fund the application quickly for your customer:

- Scanned and clear copy of the loan agreement
  - This is produced by you on MyBrokerVenue for the customer to sign and date. Please attach a PDF copy of the loan agreement to the submission pack – not a photo version.
- Scanned and clear copy of the legal charge
  - This is produced by you on MyBrokerVenue for the customer and witness to sign and date. Please attach a PDF copy of the loan agreement to the submission pack – not a photo version.
- Scanned copy of the Electronic Disbursement Authority, signed and dated by all applications.
- PDF copy of consent for 2nd charge if restriction noted on land registry to be included in the submission pack
  - Consenting to the registration of the charge in favour of Together Commercial Finance Limited. The consent must be on letter headed paper which is signed and includes the name and role of the signatory.

### Chalk Talk

Don't forget to view our videos on our [Chalk Talk page](#) where you'll find a further explanation on the above.

### Get in touch!

Please contact  
our team on  
**0161 933 7101**  
for further support.