

Commercial Finance - your journey

This guide is for brokers submitting cases for First and Second Charge refinance or capital raise and unencumbered properties in England, Wales and Scotland under £500,000 in personal names (no purchase, Transfer of Equity or lease extensions).



You submit a fully packaged application.



We review all customer data that has been inputted for accuracy, run the credit search and allocate an underwriter to your case. We then check the security's land registry (England and Wales) and request internal searches.



Your application is underwritten. We attempt to call third parties such as accountants if required.



Nothing further is required.



Scotland



The original standard security is posted to Wilson McKendrick and we'll await confirmation of receipt.



Following receipt of the original standard security, we will request a certificate to proceed from our solicitors Wilson McKendrick.



When the certificate to proceed is received, your client's application will be complete and we will send a request for funds to be released.

Where we require further information, it will be listed in 'outstanding items' on My Broker Venue (MBV) and an update will be provided to you.



You obtain the requested outstanding items and upload on MBV.



Underwriter assesses outstanding items.



England and Wales



We will send for funding approval.



Your client's application is completed and requested funds are released.

Chalk Talk

Don't forget to view our videos on our [Chalk Talk](#) page.

Get in touch!

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

