

# At the Chalk Face:

Get your clients' cases funded more quickly.

With five decades of lending decisions by people helping people, we pride ourselves on providing funding to support your clients' needs and timescales.

To help get the best outcomes for you and your clients we've analysed the most common reasons that hold cases up from getting funded as quickly as we'd all like.



Here are our **top five tips** to getting your clients' **unregulated cases** funded more easily with our Together Commercial Finance team:

## Legal Charge and loan agreement

1

Make sure you include the Legal Charge and loan agreement so that your clients can benefit from the speed of service enabled by our internal funding policy.

- Remember to sign, date and supply original documents too – we cannot accept photos
- Download our new [Legal Charge guide here](#)



## Buildings Insurance



Remember to include your clients' buildings insurance policy in your 'full day one pack' when your client already owns the security.

- Used a Hometrack valuation? Cover must be  $\geq$  the valuation figure
- Used a full valuation report? Cover must be  $\geq$  the reinstatement value

2

## ID and proof of address

3

Don't forget to submit copies of your clients' proof of ID and address for last 3 months in your 'full day one pack' if the application is a purchase, they're a non-UK national or if the electronic ID verification failed.

[Download our guide](#) to packaging cases from overseas clients or from non-UK residents.



## Assured Shorthold Tenancy (AST)



Be sure to include a copy of your clients' Assured Shorthold Tenancy (AST) for BTL cases where you're using 'actual' rather than 'projected rent', if the tenant is in situ, or if it's a new tenancy agreement awaiting completion.

4

## Valuations

5

Before instructing a full valuation, please always check our Hometrack criteria which you'll find on our [product cards](#). Remember:

- For a commercial or semi-commercial security, we'll always need a full valuation. Call us if the 90-day valuation is  $>$  a 15% difference to the 180 day-VP valuation
- For a residential security, we'll need a full valuation if the hometrack criteria hasn't been met. Call us if the 90-day valuation is  $>$  a 10% difference to the Open Market Value

Our team are here to help - please call us on [0161 933 7101](tel:01619337101).

### 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](tel:01619337101) for further support.