

# Personal Finance - your journey

This guide is for brokers submitting all term residential products which involve a purchase or a Transfer of Equity in England, Scotland and Wales (excludes Regulated Bridging).

You submit a fully packaged application.

We review your client's data that has been inputted for accuracy, run the credit search and allocate an underwriter to your case.

Your client's application is underwritten.  
We then check the security's land registry, where appropriate (England and Wales) and request internal searches.  
We attempt to call third parties such as accountants if required.

Nothing further is required

We complete security checks for your client (if required).

Your client's application is mandated and we post the offer documents to your client and upload them to MBV for you to download.

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.

We instruct your client's solicitor to act on our behalf.

Your client's solicitor sends all information to our Completions team including the 'Report on Title' with an agreed completion date.

We assess the information provided by your client's solicitor to ensure all of our requirements have been satisfied.

Funds are requested to be released 48 hours before the completion date.

## 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.