

Get your cases funded quickly.

Top tips.

These tips have been informed by our frequently asked questions, so are designed to save you time and get your cases funded quickly.

1 Check your client's application fits within our max Loan to Value.

- a) When inputting your case into the Portal, make sure the Loan to Value is based on the **net** loan plus broker fees.

Did you know?

When cases don't meet our Loan to Value criteria, they're referred to Underwriting which can cause delays.

- b) Check our fee structure within our product cards, and submit within the Loan to Value tolerance to get an instant decision in principle (DIP).

2 Make sure you select the correct property type.

- a) Selecting the correct property type on the portal will ensure the relevant product options are presented for you to discuss with your client.
- b) If the property is 'non-standard', make sure you select '**non-standard**' when inputting your case so you're presented with the right product and Loan to Value options. This will prevent cases being submitted outside our lending criteria which may result in unnecessary delays.
- c) Find our property definitions below. For further details see our 'product guides'.

- d) **Standard property** including:

- Standard construction houses and bungalows (including ex-council)
- Flats and maisonettes up to 6 storeys (ex-council up to 4 storeys)
- Purpose built apartments (excluding ex-council).

- e) **Non-standard property** all other property types including:

- Ex-council flats and maisonettes (over 4 storeys)
- Non-standard construction, defective, high-rise (over 6 storeys), or poor remarks on valuation.

3 Complete your client's affordability accurately.

Did you know?

We calculate affordability based on your client's **net monthly** income and can offer you different options to assess your client's income:

Option 1

Automated affordability gives you a quick decision using automated ONS (Office of National Statistics) data to assess whether your client's case meets our affordability calculator, helping you to speed up the application process.

As a specialist lender we understand each customer's needs are different, so we offer a manual 'customer stated' model to help find a solution for your client if the case doesn't fit the automated affordability model.

Option 2

Using the customer-stated expenditure model, you can complete an itemised expenditure for your client providing a breakdown of their expenditure rather than using ONS data.

Whichever model you use, make sure you use your client's monthly net income to give you an accurate affordability outcome.

For Buy to Let cases, we use an Interest Coverage Ratio calculator (ICR). If the case doesn't pass the ICR calculation, automated affordability using ONS averages or an itemised expenditure can be used. Please note that Consumer Buy to Let cases must pass the ICR calculation in order for us to proceed. Find further information in our product guide.

4 Complete your Submission check list.

Did you know?

As you input your case, a bespoke checklist for your clients will be created detailing everything our underwriters need to assess your case.

- a) Upload documents on the checklist only - don't provide additional information unless you have been asked to by a member of our Broker Support team.
- b) Don't send information 'to follow'.

5 Make sure you fully complete your documents.

- a) Fully read the requirements on the checklist.
- b) We will require your client's wet signature on some of our documents. These include:
- I Application declaration form – this document is required on all cases
 - II Customer stated affordability – this document will be required where ICR or automated affordability hasn't been met

Our Broker Support team is here to help.

We're available Monday to Friday 9am-5:30pm with any queries relating to the portal or your case, call them on:

0161 468 3993.

together.[®]