

Our Process Explained.



1. Enquiry



2. Pricing



3. DIP



4. DD



Submit your enquiry direct to your local Relationship Director or via our Relation Support Team. This will need to be followed by an application pack.

If it's a deal for us, your Relationship Director will get pricing agreed and confirmation of our rate will enable the deal to proceed to indicative terms. We will issue you with our Decision in Principle to enable you to present terms to your client.

KYC on the borrower will be undertaken at this stage to ensure we are comfortable with everything before costs are incurred.

5. Valuation/MS



6. Credit Sanction



7. Offer



8. Signed Offer



The borrower will pay for the relevant surveys and a firm will be instructed from our panel of both national and local surveyors.

Your Relationship Director will complete a credit report and obtain full credit sanction. The report will then be uploaded to our platform.

A formal offer will now be produced.

On receipt of the signed offer and commitment fee, the borrower will pay our solicitors undertaking and the legal process will commence.

9. Documents Signed



10. Funded



11. Draw



FINISH

Your solicitor will be issued with our facility agreement and all related security documents for signing.

The loan is promoted via our platform for up to 72hrs to allow our investors the opportunity to participate in the loan. Don't worry if it doesn't fill by the end of this period, we have additional underwriting facilities to fund your loan immediately.

Funds will be transferred to your borrower's solicitor and any disbursements including procuration fees will be made same day.

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