

Mortgage Submission Process

Submitting your mortgage.

Once our admin team has submitted your application you will be notified of the underwriter's turnaround time - this is the timescale by which your application will be assessed by the lender.



Initial Underwriting

This is when the underwriter reviews your application, at this stage they may request further information from you to make their decision. We will be in contact with you if this is the case.

If the underwriter is satisfied with the information provided your case will then be agreed – subject to a satisfactory valuation (please refer to FAQ.)



Valuation

A Valuation will be instructed on the property you wish to purchase. The Valuation will be carried out by a qualified Surveyor selected from the lenders chosen panel. The surveyor will contact the vendor to arrange a suitable date and time for the inspection. The surveyor has **3 working days** to return his report before the lender can chase.



Valuation Assessment

Once the Lender has received the valuation report they will then process this within their internal timescales. (this can vary between lenders)



Pre offer Checks

This is the final stage before your Mortgage offer is issued. The Lender will carry out their final checks and then proceed to draw up your mortgage offer.



Receiving your Mortgage Offer

Once your mortgage offer has been issued, this will be checked by our team internally for accuracy; we will then send you a copy via email. A hard copy will be also sent directly to you and your solicitor from the lender (usually via post)

- If **you** have not received your mortgage offer in the post within 5 working days of receiving your electronic copy, please contact us.
- If your **solicitor** has not received their copy within 5 working days, please ask them to contact the **lender** directly for their copy.

