

Our top tips to speed up your application!



Submitting a case

Getting your DIP to application

- 'How many self-contained units in the property' refers to the number of units in the property you are applying for, not, the total number of flats in a block.
- If submitting via a mortgage club please select 'user profile' and choose the club before starting the case.
- When paying the fee do not click the 'OK' button - just let the screen automatically refresh.
- Arrangement fees will only appear at FMA stage, not a DIP stage
- 'net profits are negative' Submitting income for LTD co director avoid keying in any zeros for dividends, if the client isn't taking any simply change this to £1 or leave as blank, to avoid a system decline.

Underwriting

Getting your application to offer

- 'Valuation received' means a checklist item is still outstanding. Please check the summary page on the portal.
- Log into the portal any time to keep up to date with checklist items and use the 'expand' box for a full description.

Completions

Getting your offer to completion

- LTD Company panel, if the client would like to use their own solicitors please call fleet mortgages prior to submitting an application to discuss.
- All queries and updates post offer are dealt with by our completions team contactable at: completions@fleetmortgages.co.uk.
- Offer acceptances can be signed, scanned and emailed back to us.
- If the solicitor has changed please ensure we are promptly informed of the new solicitor's details.

Did you know?

- You can speak directly to a member of staff, no switchboards.
- You can talk directly to the underwriter
- All DIP refers are looked at by an underwriter within 24 hours.
- The portal is a live system making it the place to check for updates on your case
- 'Data validated' means the case is at final review and will be offered within 24 hours.
- Underwriters will update you by phone and email throughout your case

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