

# Second charge lending application process flow

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After logging into Precise View and entering the details of your customer's second charge loan application, Precise View will confirm if an affordable loan scenario is available, and what products your customer is eligible for.

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Once the packaged case has been submitted to Precise Mortgages, you will be assigned a dedicated underwriter who will assist you with queries every step of the way from submission, and take full ownership of the application.

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You can log in to Precise View at anytime to track the case, correspond with your underwriter, and understand what information is needed to enable funding.

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Where a loan is not being used for consolidation, your customer will receive their funds by electronic bank transfer on the date of funding.

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There may be occasions where Precise Mortgages are unable to proceed with your customer's application. Where this does happen, we will provide all the information you need to explain this to your customer to ensure they fully understand the reason for the decline and help them in sourcing alternative funding.

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Don't forget, Precise Mortgages are experts at taking a common sense approach to lending – if you have a case that falls outside of the norm, give our expert team a call to see how we can help.