

Bridging loans application process flow

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After submitting a decision in principle for your customer, a dedicated underwriter will be assigned to review the enquiry and be there to assist you through the application.

2

The underwriter will contact you by telephone to discuss the enquiry, outline basic terms (including requirements for underwriting) and talk you through the next steps, keeping you up to date every step of the way.

3

Terms for the loan and a Key Facts Illustration will be issued to you via email within two hours of discussing the outline of requirements with your underwriter.

4

As soon as we have received the full application and this has been processed, conveyancers will then be instructed. We will also send an email to you confirming the contact details of your underwriter and the turn around for application assessment, which is normally 24 hours.

5

If any further information is required to support the application, your underwriter will give you a call to discuss. In instances where we have received all of the necessary information, your underwriter will still be in touch to reassure you that your customer's case is progressing along.

6

Once the valuation fee has been collected, valuation will be instructed and an appointment date will be confirmed for you to confirm to your customer.

7

When the valuation report has been received this will be assessed by your underwriter, who will contact you to discuss the findings and confirm next steps.

8

Once the case has been approved the offer will be issued by email and passed over to the conveyancer.