

# How to submit a Second Charge Loan to Precise Mortgages direct

Providing our brokers with choice is important to us, which is why you can choose to submit a buy to let or residential second charge loan to us direct, or via your preferred Master Broker.

Simply follow the steps below if you would like to submit a case direct:

1

Complete the decision in principle pack which you can find at: [precisemortgages.co.uk/Documentation](https://precisemortgages.co.uk/Documentation). You may already have a credit search, fact find or supporting information. Please include any relevant information that you feel will assist our underwriters.

**E-mail the above to [D2Binseconds@precisemortgages.co.uk](mailto:D2Binseconds@precisemortgages.co.uk)**

2

We will underwrite the application based on the information you have provided. We will come back to you within **2 working hours** (provided the application is received by 2.30pm). If we require additional information an underwriter will call you direct.

3

Based on your customer's circumstances, we will provide Mortgage Illustrations for any products required for your customer, as well as items required to progress to offer.

4

If your customer wishes to proceed with the Illustration and make an application we will ask you to supply any additional items and relevant valuation fee, together with the application pack.

5

As soon as our underwriting checks are complete we will send the mortgage offer to your customer and send a copy to you.

6

If your customer is happy they should sign the mortgage deed and return this to us. We will then arrange for the funds to be released.

**Please remember**, we still provide the option of submitting a second charge loan via a Master Broker. For more information on the Master Brokers we work with and how to contact them, please visit [precisemortgages.co.uk/SecondChargeLoans](https://precisemortgages.co.uk/SecondChargeLoans)

Call us

0800 116 4385

Visit us

[precisemortgages.co.uk](https://precisemortgages.co.uk)

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