## Fleet Mortgages a Starling Bank company

# Hints and Tips for your Fleet Mortgages application



# Hints and Tips: For your Fleet Mortgages application

We've put together a few handy hints and tips to help you with your application



### How to submit a case with Fleet



If you're registered with Fleet already, you can log in here

If you haven't already registered with us, you will need to register before you can submit a case. You can <u>register here</u>

Once you have registered with us, we will aim to complete your registration <u>within 24 hours</u>. Once you have your login details you can submit your first case with us.

### Gather as many documents as you can pre-submission



This will help to speed up your application. We make all our documents available on the <u>Literature page our website</u>

Submission requirements | Declaration | Deposit funds explanation form | Direct debit mandate form

- Please bear in mind that the **Declaration** and **Direct Debit Mandate (DDM)** both need to be dated after the case submission date. Wet signatures are required
- The Direct Debit Mandate must also be in the same name as the individual or limited company name on the application

### We have a different underwriting process for Portfolio Landlords



Please be aware that we stress the background portfolio at 125 @ 5% when all applicants, individually or collectively, own 4 or more existing mortgaged BTL properties or 3 properties where an application is being submitted to Fleet Mortgages to purchase a fourth.

You can find further details here: Portfolio Landlords

### Using our Broker Portal



- Please check your client's tax is fully paid up to date before submitting your case
- You are unable to change the customer from personal to Limited company & vice versa mid-application, you will need to start again
- If you can't find a product: See page 6 of our <a href="Intermediary Portal Guide document">Intermediary Portal Guide document</a>.

  For example, the question 'How many self-contained units are there in the <a href="property?">property?' It should always be 1 the one coming to Fleet unless it is an MUFB.</a>
- Checklist items: Did you know that by clicking on the two squares next to where it says <u>checklist</u>, you can expand the items?

### Save time by using our solicitor panel



We have an extensive panel of solicitors which are all listed on our website. We have separate solicitor panels for <u>Individual name applications</u>, and for <u>Limited Company applications</u> (closed panel).

Separate Representation is also available. Speak to our team for further details.

### Need some help?



If you have a question about our criteria or simply need some help submitting an application, our dedicated Broker Support team are here to help:

The team are available from 09:00am - 5:00pm Monday to Friday

01252 916800 | sales@fleetmortgages.co.uk

Our team are also available via the Live Chat facility on our website