

HOW TO MAKE A SUCCESSFUL APPLICATION

USEFUL POINTERS

- Have you used our website affordability calculator to find out how much your client could borrow? Remember to include the product fees in your calculations.
- Is your client credit impaired? Check the definitions and find out what this may mean for your application.
- If an address does not show in the postcode search, click on the option for 'none of the following' and enter manually.
- If your client has been self-employed for less than 3 years put a £0 in the boxes for the years prior to being self employed when keying their income.
- If your client is self-employed in a Limited Company, enter their salary and dividends into the Net Profit box.
- For Contractors, calculate the annualised income with 48 x weekly rate and enter this into the Net Profit box.
- It is always a good idea to review documents before sending them to make sure everything is in order. For example, review pay slips and bank statements for undeclared expenditure.
- Remember, we will ask for proof of income and proof of deposit on all applications.

THIS INFORMATION IS FOR INTERMEDIARIES ONLY