

At the Chalk Face:

Getting your clients' cases funded more quickly.

With five decades of lending decisions by people helping people, we pride ourselves on providing funding to support your clients' timescales.

To help you get the best outcomes for you and your clients here are some insights on the most common reasons that cases get held up from getting funded as quickly as we'd all like.



Here are our **top five ways** you can get your clients' **personal finance** cases funded more easily:

Mortgage illustrations

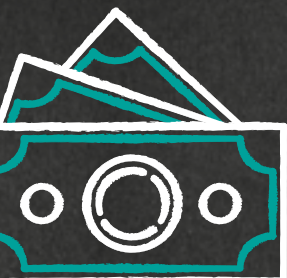
1

Make sure your mortgage illustrations are correct by double checking introducer or network details, fees, and the term against the applicant's retirement plan.

Need help? [Watch our video.](#)



Bank statements



Submit three business bank statements to support income proof along with tax year overviews to support your self employed applicants' self assessments.

Need help? Download for the [Underwriting guide.](#)

2

Affordability assessment

3

Upload a signed and dated scanned copy of the Affordability Assessment form in your 'day one pack' if you're using our full stated affordability tool on MBV for automated fails.

Need help? Download our [Affordability User guide.](#)



Debt consolidation



Speed up debt consolidation cases by uploading pdf statements which must:

- Show the customer name and address
- Detail the customer account number in full
- Be on lender letterhead
- Have the bank details for Together to send the funds

4

Full valuation

5

Check you don't need a full valuation before running a Hometrack report by referring to our [product cards](#) for Hometrack criteria. Call our team for help on 0161 933 7101.

You can also watch our [Chalk Live webinar.](#)



Chalk Talk

Don't forget to view our videos on our [Chalk Talk page](#) where you'll find a further explanation on the above.

Get in touch!

Please contact our team on 0161 933 7101 for further support.