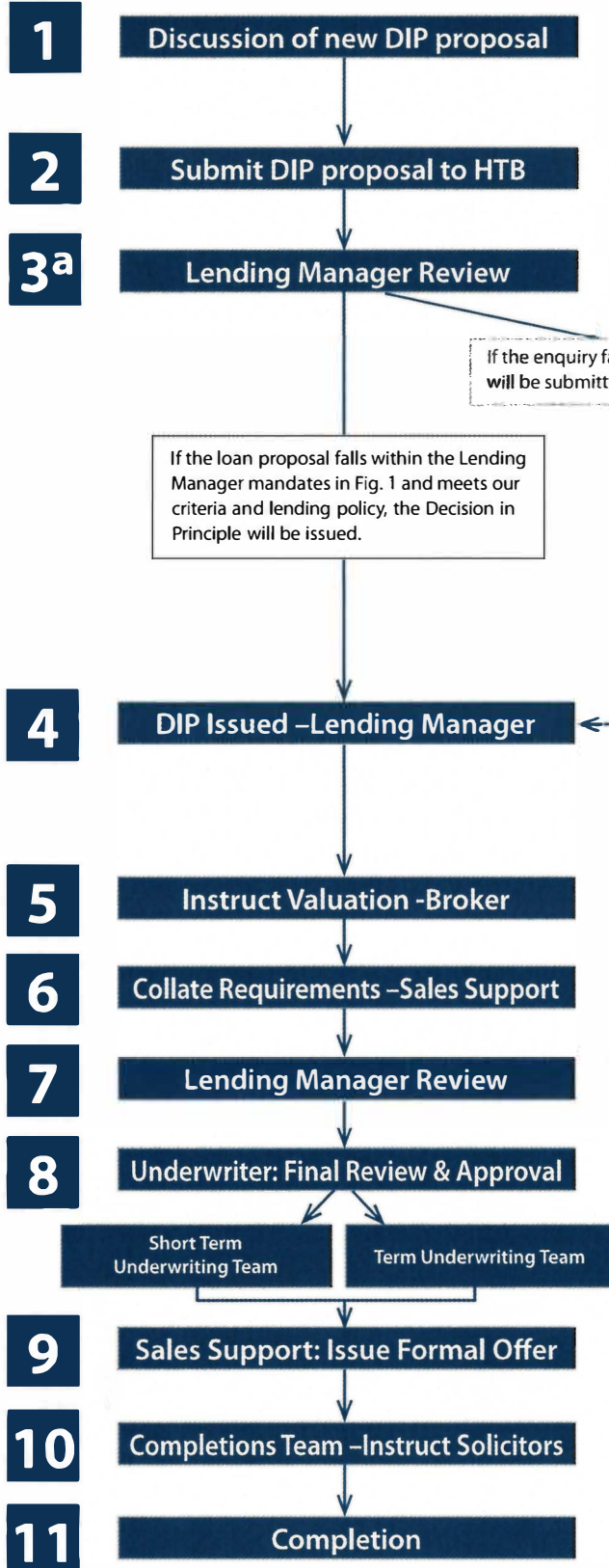




# CM Loan Process



Call your dedicated Lending Manager to discuss our product range. The Lending Managers are also on hand to shape any new or existing deals you may have.

**Loan proposals within Lending Manager mandates 'simple':**

- Gross exposure of £1million or less
- Buy to Let (BTL)
- House in Multiple Occupation (HMO)
- Semi Commercial Let
- Bridge Finance

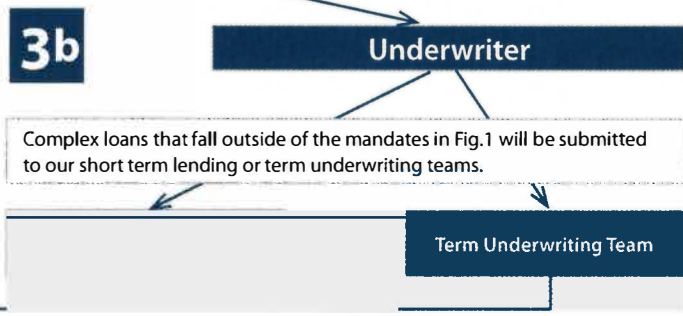
Fig.1

On submission of the DIP proposal form, your dedicated Lending Manager will review the loan proposal and liaise directly with you to gain a full understanding of the proposal.

Once your Lending Manager is happy with the proposal and all information is fully complete, your Lending Manager will carry out a full review.

If the enquiry falls outside of the Lending Manager mandates in Fig. 1 the loan proposal will be submitted to an underwriter with a recommendation from your Lending Manager.

If the loan proposal falls within the Lending Manager mandates in Fig. 1 and meets our criteria and lending policy, the Decision in Principle will be issued.



Complex loans that fall outside of the mandates in Fig.1 will be submitted to our short term lending or term underwriting teams.

Once you have received and discussed your Decision in Principle with your client, the next stage is to instruct the valuation and collect the pre formal offer requirements that are set out in the Decision in Principle.

You as the Broker have the ability to instruct valuations direct with our panel manager. You will have your own login details to access Appraisers UK site -this will give you the ability to instruct and track all your live cases.

All pre formal offer conditions should be sent to your dedicated sales support who will collate and review all conditions as and when received.

When all pre formal offer conditions and the valuation have been received the file will be passed to your Lending Manager for review before submission to underwriting.

If the conditions and valuation are satisfactory, the fully packaged file will be passed to the relevant underwriting team for final review and approval.

The underwriters are mandated but cases outside of mandate and any policy exceptions will be referred to our credit risk department.

On approval, our sales support team will issue a Formal Offer. Your dedicated sales support will liaise directly with you to collate any conditions required from the client to be satisfied prior to completion.

At the same time as the Formal Offer is issued, our completions team will instruct our solicitors to commence the legal process. Our completions team will liaise directly with the solicitors to action any legal requirements and approve the loan for funding.

Loan funded and signed off.