

ONLY FOR USE BY MORTGAGE INTERMEDIARIES

Make moves smooth

Simple ways to ensure your application goes smoothly

Our application process is designed to speed up application to offer as our underwriters work on fully packaged cases only. This means that once you've submitted your fully packaged case our underwriters can get started, without being slowed down by cases which are not ready to be reviewed.

To help you with this process, we asked our underwriters for some insight on how you can get your application right first time.

Data completeness & accuracy – ensure

- Clients email contact details are correct
- Solicitor details are provided
- Direct Debit details are provided at point of submission



Standard packaging

- Packaging should be provided at point of submission as a complete package



Evidence of deposit – include

- Details
- Evidence
- Explanation



Payslips

- Upload **where relevant** and ensure any deductions on payslips are declared
- Where additional income is to be used, provide details e.g. Child benefit, Tax Awards, Universal Credit
- Check if year to date income is in line with what is being declared



Leasehold properties

- Provide details of service charges/costs



Know your customer – Ensure

- Details are checked for accuracy and keyed correctly
- Watch out for middle names and Dates of Birth



Bank statements – Ensure

- Additional Salary or DDM bank statements are provided
- All deductions from Bank statements are included in outgoings



Credit Cards

- Provide evidence of funds to clear credit cards if client indicates they are to be cleared



EU settlement letter – include this



Home improvements

Provide info, full breakdown of costs, quotes and any permissions



Once you've uploaded all the right documents, you can be safe in the knowledge that your case is in our pipeline.

For more information, see our [Income and Packaging guidelines](#) which provide more detail on all the documents needed.

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