

# Commercial Mortgages

## Application Submission Guide

First submit your enquiry in our [Commercial Mortgages Broker Portal](#) and if accepted proceed to full commercial mortgage application.

### Gold Service – receive a decision within 2 working days

#### Full Application Submission:

1. Provide a fully completed application using our [Commercial Mortgages Broker Portal](#).
2. Complete and upload a **Proposal Summary**. This will give us an overview of the case and the required loan structure.

We will then complete an initial assessment and provide you with an outline Agreement in Principle. One of our expert underwriters will then contact you to discuss the case and let you know the additional documentation needed to support the application.

Once all requested documents are received, we will complete a full case underwrite and, if accepted, we will then instruct the valuation.

### Platinum Service – receive a decision within 1 working day

#### Fully Packaged Case Submission:

1. Provide a fully completed application using our [Commercial Mortgages Broker Portal](#).
2. Complete and upload a **Proposal Summary**. This will give us an overview of the case and the required loan structure.
3. Provide all documentation as shown in the table below.

Upon receipt of this fully packaged case we will complete a full case underwrite. As part of this process one of our expert underwriters will contact you to discuss the case and request any additional details that are needed. Once the case is accepted we will instruct the valuation.

Please provide the following information to support your client's application.

Packaged Case Checklist	Commercial Owner Occupied		Commercial Investment	
	Employed	Self Employed / Limited Co	Employed	Self Employed / Ltd Co
Declaration Form and Direct Debit		✓		✓
A&L/Property Schedule		✓		✓
Certified ID and Proof of residency/address		✓		✓
Payslips (last 3 months) and last P60	✓	✗	✓	✗
SA302's & Tax year overview/Tax returns or Accountants reference	✗	✓	✗	✓
Accounts (last 3 years)	✗	✓	✗	✓
Bank statements (last 3 months)		✓		✓
Leases/AST/HMO Licence	Lease required if borrower is different from the trading entity			✓