Packaged Mortgage Case Guide

Complete FS

YOUR GUIDE

TO A PACKAGED MORTGAGE CASE

Helping you get from application to offer

When you choose us to package your mortgage application, our role is to make the journey from submission to mortgage offer as smooth and efficient as possible.

Our experienced packaging team works with a wide range of panel lenders, ensuring every case is fully assessed, accurately presented and ready for underwriting before it reaches the lender. This helps minimise delays, reduces unnecessary queries and gives your clients the best possible experience.

Specialist Mortgages and Loans are not as quick as a High Street Mortgages or Loans. There are a number of lender requirements to satisfy which can mean a lot of information to collect before a lender can issue a mortgage offer and subsequently release funds.

The fastest completions are achieved when full and accurate information is provided on the initial form and requested outstanding documentation is provided promptly.

What You Can Expect From Us

When you package a case with us, you can expect:

- A dedicated packaging team
- Clear communication throughout the process
- Thorough checks before submission
- We will never ask for more information than the lender requires
- Proactive management of lender queries
- Regular progress updates
- A friendly, knowledgeable service

Our objective is simple: to help you submit high-quality applications that progress smoothly from submission to mortgage offer.

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How You Can Help Us

The quality of the initial submission has the biggest impact on turnaround times.

Before submitting your case, please check that:

- **The application is fully completed**
- **All income has been evidenced**
- **Bank statements meet lender requirements**
- **Payslips are clear and complete**
- **ID and proof of address are valid**
- **Gifted deposit evidence is included (where applicable)**
- **The property details are accurate**
- **Any unusual circumstances have been explained**

Top Tips for Faster Processing

Tell us the full story

If there's anything unusual about the case-credit blips, overtime, gifted deposits, complex income or recent changes-let us know from the outset. A clear explanation early on can prevent delays later.

Send complete documents

Missing pages, blurred scans and expired documents are some of the most common causes of delays.

Please ensure documents are:

- **Legible**
- **Complete**
- **Current**
- **In the correct format**

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Respond promptly

If we request additional information, a quick response helps keep your case moving and avoids unnecessary pauses in the underwriting process.

Ask if you're unsure

We're here to help. If you're uncertain whether a case fits lender criteria or what documentation is required, contact us before submission-we'd much rather answer a question early than resolve an issue later.

if you're unsure just ask, we are here to help.

023 8045 6999

enquiries@complete-fs.co.uk

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Refer a client today

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STEP ONE

Case Submission

Once your application is received, we will:

- **Acknowledge receipt of your case**
- **Review the application and supporting documentation**
- **Ensure we have everything required to begin packaging**

If anything is missing, we'll contact you as soon as possible.

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STEP TWO

Initial Review

Your dedicated Case Manager will carry out a detailed review of:

- **The application details**
- **Income and affordability**
- **Credit profile**
- **Deposit and source of funds**
- **Property information**
- **Supporting documentation**
- **Lender criteria**

We'll identify any issues before the case is submitted to the lender, helping to avoid unnecessary delays later.

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STEP THREE

Packaging the Case

Once we've completed our review, we'll:

- **Cross-check the application against lender criteria**
- **Ensure documents meet lender requirements**
- **Request any supporting documentation / explanations where needed**
- **Resolve outstanding queries with you before submission**
- **When the case is ready we'll submit it to the chosen lender**

Our aim is to present the lender with a complete, well-packaged application.

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STEP FOUR

Submission to the Lender

We'll continue to:

- **Monitor progress**
- **Respond to lender queries**
- **Keep you updated**

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STEP FIVE

Mortgage Offer

Once the lender issues the mortgage offer, we'll let you know immediately and confirm any final requirements.

Our support doesn't stop at submission-we're here throughout the journey.

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STEP SIX

Completion

We will contact the client's solicitor to confirm that they have also received the Mortgage Offer. We will then maintain regular contact with the solicitor to obtain progress updates and ensure the application continues to move forward to Completion.

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Working Together

Successful mortgage applications are built on good communication and complete information.

By working together and getting the application right first time, we can help reduce delays, improve lender experience and achieve the best possible outcome for your clients.

We look forward to working with you on your next packaged case.

For Intermediaries Only