

Fleet
Mortgages
a Starling Bank company

Hints and Tips for your Fleet Mortgages application



Hints and Tips: For your Fleet Mortgages application

We've put together a few handy hints and tips to help you with your application

Have you registered with Fleet already?



If you're registered with Fleet already, you can [log in here](#)

If you haven't already registered with us, you will need to register before you can submit a case. You can [register here](#)

Once you have registered with us, we will aim to complete your registration within 24 hours. Once you have your login details you can submit your first case with us.

Gather as many documents as you can pre-submission



This will help to speed up your application. We make all our documents available on the [Literature page our website](#)

Submission requirements | Declaration | Deposit funds explanation form | Direct debit mandate form

- Please bear in mind that the **Declaration** and **Direct Debit Mandate (DDM)** both need to be dated after the case submission date. Wet signatures are required
- The Direct Debit Mandate must also be in the same name as the individual or limited company name on the application

We have a different underwriting process for Portfolio Landlords



Please be aware that we stress the background portfolio at **125 @ 5%** when all applicants, individually or collectively, own 4 or more existing mortgaged BTL properties or 3 properties where an application is being submitted to Fleet Mortgages to purchase a fourth.

You can find further details here: [Portfolio Landlords](#)

Using our Broker Portal



- Please check your client's tax is fully paid up to date before submitting your case
- You are unable to change the customer from personal to Limited company & vice versa mid-application, you will need to start again
- **If you can't find a product:** It's worth double-checking your answer to the question 'How many self-contained units are there in the property?' **It should always be 1** - the one coming to Fleet - unless the property is an MUFB
- **Checklist items:** Did you know that by clicking on the two squares next to where it says checklist, you can expand the items?

Save time by using our solicitor panel



We have an extensive panel of solicitors which are all listed on our website. We have separate solicitor panels for [Individual name applications](#), and for [Limited Company applications](#) (closed panel).

Separate Representation is also available. Speak to our team for further details.

Need some help?



If you have a question about our criteria or simply need some help submitting an application, our dedicated Broker Support team are here to help:

The team are available from **09:00am – 5:00pm Monday to Friday**

01252 916800 | sales@fleetmortgages.co.uk

Our team are also available via the **Live Chat** facility [on our website](#)