

# How to submit a Second Charge Loan to Precise Mortgages direct

Providing our brokers with choice is important to us, which is why you can choose to submit a buy to let or residential second charge loan to us direct, or via your preferred Master Broker.

Simply follow the steps below if you would like to submit a case direct:

1

Complete the decision in principle pack which you can find at: [precisemortgages.co.uk/Documentation](https://precisemortgages.co.uk/Documentation). You may already have a credit search, fact find or supporting information. Please include any relevant information that you feel will assist our underwriters.

**Email the above to [D2Binseconds@precisemortgages.co.uk](mailto:D2Binseconds@precisemortgages.co.uk)**

2

We will underwrite the application based on the information you have provided. We will come back to you within **2 working hours** (provided the application is received by 2.30pm). If we require additional information an underwriter will call you direct.

3

Based on your customer's circumstances, we will provide Mortgage Illustrations for any products required for your customer, as well as items required to progress to offer.

4

If your customer wishes to proceed with the Illustration and make an application we will ask you to supply any additional items together with the application pack. Once all the documentation is received, your customer can contact us to pay any relevant valuation fee.

5

As soon as our underwriting checks are complete we will send the mortgage offer to your customer and send a copy to you.

6

If your customer is happy they should sign the mortgage deed and return this to us. We will then arrange for the funds to be released.

**Please remember**, we still provide the option of submitting a second charge loan via a Master Broker. For more information on the Master Brokers we work with and how to contact them, please visit [precisemortgages.co.uk/SecondChargeLoans](https://precisemortgages.co.uk/SecondChargeLoans)

Get in touch

Contact your local BDM  
0800 116 4385  
[precisemortgages.co.uk](https://precisemortgages.co.uk)



**Precise**  
Mortgages