



Packaging Process Guide

Residential Mortgages & Buy to Lets

1. Complete a Fact Find with the client to identify their needs, then assess all proofs, issue your Terms of Business and complete the Money Laundering Form. Source the best deal for the client. If the most suitable option is a lender Ingard packages for, or if you need assistance placing the case, then contact our team on 01702 538 800 to discuss the case.
2. Send a copy of the all of the above documents to our team. You will be assigned an experienced Case Owner who will help you to work out which deal best suits the client's needs.
3. **You advise the client of the best deal.**
4. The Case Owner will provide you with a list of documents which the lender will require the client to complete.
5. Once the Case Owner has received and compliance checked all documents, the case will be submitted to the lender. The Case Owner will provide you with the Application Form and KFI to enable you to write the Suitability Letter.
6. If you are a member of Ingard's Network, then you will need to email the full case to cases@ingard.co.uk.
7. If any further documents are required or the lender has any queries, then the Case Owner will liaise with you, or the client directly, whichever you prefer. If you wish for us to deal with the client directly, then we will provide you with regular updates and if they require any further services, then we will refer them back to you.
8. Our team will chase the Solicitors and push the case through to completion as quickly as possible.
9. On completion we will pay you your share of the proc fee. If you are a member of Ingard's Network then we will not take a compliance cut. On packaged residential mortgage and buy to let business, the percentage of the proc fee we can pay out is specified by the lender. If you wish to charge a broker fee too then you can still do so.

NEW Ingard have removed packaging fees on all residential mortgage and buy to let business.

Second Charge Mortgages, Bridging Loans & Commercial Loans

1. Complete a Fact Find with the client to identify their needs.
2. Send a copy of the Fact Find to our team. You will be assigned an experienced Case Owner who will work out which deal best suits the client's needs.
3. **The Case Owner will advise the client of the best deal.**
4. The Case Owner will provide you with a list of documents which the lender will require the client to complete.
5. Once the Case Owner has received and compliance checked all documents, the case will be submitted to the lender.
6. If any further documents are required or the lender has any queries, then our the Case Owner will liaise with you, or the client directly, whichever you prefer. If you wish for us to deal with the client directly, then we will provide you with regular updates and if they require any further services, then we will refer them back to you.
7. Our team will chase the solicitors and push the case through to completion as quickly as possible.
8. On completion we will pay you 50% of the proc fee and broker fee. On second charge mortgages, our broker fees start from £995 and from 1% on bridging and commercial business.

Ingard charge a £500 upfront commitment fee on bridging and commercial business, on receipt of agreed terms from a suitable lender. This commitment fee does not apply to second charge mortgages.