

# Bridging and Refurbishment

## Free Assessment

A **FREE assessment** of your requirements qualifying the appropriate lender.

Terms can be provided by lenders within 4 working hours.

Stage 1

## Lender Review

We look at your requirements and then through our panel we will select the most appropriate lenders qualifying you against their criteria.

## Agreement Proceed

Once our forms have been signed, we then submit your application for approval in principle with the lender and once the loan is approved, we then charge part of our administration fee.

Stage 3

Stage 4

## Formal Loan Offer

Upon completion of stage 4 the formal loan offer issued in preparation for completion.

Stage 5

## Enquiry Information

We fully detail your loan requirements and ask all the relevant questions to qualify you and the property against our lenders criteria.

## NapeX Terms Outline

We provide a detailed outline of the selected lender together with associated application fees, valuation and legal fees.

We then send out our data capture form, (personal information), privacy notice and fee agreement. **This can be completed on your phone, tablet or laptop, or sent on PDF.**

## Underwriting

1. Valuation under taken by Surveyor .
2. Satisfaction of lender information requirements.
3. Instruction of Solicitors to complete legal due diligence.

## Completion

Funds are sent to the solicitor then forwarded to you or the vendor to complete the purchase or refinance.

