

# A hassle-free guide to completion

Providing us with as much information as possible now will help make your process to completion as speedy and hassle-free as possible. And that's key for us too.

Here's a handy checklist of the things we need. Please make sure we receive these as soon as possible.

**Your checklist:** A fully completed and signed application form including:

- If a purchase, a detailed explanation and proof on the source of deposit
  - Full contact details for the borrower's solicitor  
*Please note the firm should have a minimum of 2 SRA regulated partners and 5 regulated partners if the borrower is a foreign national. Please ensure this is filled out on the application form.*
  - Assets and liabilities
  - A detailed explanation of any adverse credit
- For companies**
- A full company structure chart
- For refurbishment loans**
- CV/experience of borrower
  - Schedule of works

## What happens next?

Here's a rough guide on the journey to completion. The more information we receive up front, the faster and smoother your completion journey is likely to be.

<b>Enquiry</b>	Broker speaks to business development to discuss a case.
<b>Application received</b>	Broker and borrower receive terms. When you are happy, send us the fully completed and signed application form, including the items from the checklist.
<b>Prepared for underwriting</b>	We undertake KYC and credit searches.
<b>Underwriting</b>	You'll receive an introductory call from your case manager. The more information we receive up front, the faster we will be able to process your case. If there is anything missing your case manager will let you know. Once our credit team have reviewed your case, you will receive an update from your case manager with any items that still remain outstanding.
<b>Valuation</b>	Once we have completed our underwriting and you are ready for a valuation, please let us know and we will instruct a valuer. The borrower will receive a call from the valuer to book in a property inspection and take payment. The valuer will then provide a report for our approval.
<b>Valuation check</b>	We'll review this in full to ensure the valuation figures match up to those anticipated by the borrower.
<b>Legals</b>	<b>Instructing the solicitors.</b> We will instruct our solicitor. Once the borrower's solicitor has received an undertaking for costs, our solicitor will begin to work through the legal requirements. Please make sure your solicitors are instructed and expecting correspondence from ours. <b>Signing the legal documents.</b> Before completion can take place, the borrower will need to attend their solicitor's office to sign the legal documentation. Whilst this is happening, the solicitors will work together to satisfy the legal requirements. If it is not possible for the borrower to visit their solicitor's office, please get in touch. We will also review the signed legal documents.
<b>Completion</b>	The completion timings will be aligned with the borrower's requirements.

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## Meet the case managers

Once you have sent us a signed application, the case managers are the 'go-to' person for any queries or case updates. They are here to finalise every detail of a deal, so that you have the assurance it's progressing in line with the borrower's required completion date.



**From L-R:** Jessica Bennett, Jennifer Swindells, Menakha Nathan, Rafina Akhtar, Ryan Houssart

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**If you'd like an update on your case, or are sending us documentation please contact your dedicated case manager.**

If you are unsure who that is contact:  
**cases@octopusproperty.com ☎ 0800 294 6850**

For any new enquiries, contact business development:  
**sales@octopusproperty.com ☎ 0800 294 6850**

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