

Legal & General Mortgage Club

Service Level Information



* for all criteria changes please click here to log into SmartCriteria

Lender	Is an online DIP/AIP available?	Is an online application available?	Credit Score or Credit Search	Is manual underwriting considered?	Lenders indemnifying against late searches	Live chat	Initial Assessment	Service level of App to offer	Definition of app to offer
Accord	Yes	Yes	Score	Case by Case	Accepted	Yes	Case by Case	Residential SLA's are regularly updated and provided here	The date an application is submitted to the date an offer is issued (calculated in working days).
Ahli Bank	No	No							
Aldermore	Yes	Yes	Search	Yes	Not Accepted	No	7 Working Days	Click Here	The date an application is fully submitted to the date an offer is issued.
Barclays	Yes	Yes	Score	Case by Case	Accepted	Yes	5 Working Days if fully packaged	Click Here	The date all required documentation is provided. Date of offer is dependant on whether an Automated or Desktop valuation is required on the property.
Bath BS	No - All DIPs are to be discussed with BDMs	Yes	Search	Yes		Yes	1 week	6 Weeks. Offers will then be distributed as quickly as possible.	The date an application is received to the date an offer is issued.
Beverley BS	No	Yes	Search	Yes		No		Within 3 weeks If all documentation is received with the application, an offer can be issued within 2 weeks. Delays are due to slow submission of supporting information or mortgage survey	If all documentation received with application then the above can be 2 weeks. Delays are usually through slow submission of supporting information or mortgage survey being obtained if required.
Bluestone	Yes	Yes	Search	Yes	Not Accepted	No		SLA is chaning daily, please contact the Lender prior to submission.	
BOI/Post Office	Yes	Yes	Search using an internal scoring system.	Yes		No		SLA's are regularly updated and provided here Please ensure the Valuation Fee is paid (if applicable) and that you've supplied any documents and information requested to minimise delays.	From the date that the application is logged onto the Bank's processing system until the date that the case hits offer status.
Bucks BS	DIP application form available online. Must be submitted to intermediaries @bucksbs.co.uk	Yes	Search	Yes	Accepted	No	1 week	Click Here	From receipt of the application to the day the offer is issued.
Cambridge BS	Yes	Yes	DIP - Soft Search Application - Hard Search	Yes	In Review	Yes	8 Days	Click Here	From submission of the application with all required supporting documentation to the day an offer is issued by an underwriter.
Central Trust	Yes	Yes	Search	Yes		Yes	48 hours	It is dependant on the complexity of the case and what items are required. The general turnaround is 4 weeks.	From the date an application is received (even if incomplete) to the date the binding offer pack is issued.
Chorley BS	Yes	Yes	Search	Yes		No		Service Levels are regularly updated and provided here	
Coutts	No	No	Neither. Coutts complete a full credit fact find and full internal KYC when onboarding applicants.	Yes		No		Every case is unique. One average it can take between 4-6 weeks.	Once the credit has been sanctioned Coutts then open a current account for the client. Once this is opened and the client is onboarded Coutts will issue a final offer.
Coventry	Yes	Yes	Score	Case by Case	Accepted	Yes	Unknown	Click Here	From first received full application to first offer
Cynergy Bank						Unknown	Unknown		
Danske Bank						Unknown	Unknown		
Darlington	Yes	Yes	Search					25 - 30 Days	

Digital Mortgages	Yes	Yes	Score	Yes		Unknown	Unknown	The average application to offer time for August 2020 was 4 working days (for standard remortgages and purchases).	The definition of our app to offer time is from a broker pressing submit within our portal to when the case progresses, and the offer is generated
Dudley	Yes	Yes	Search	Yes		Unknown	Unknown	We don't publish this as with manual underwriting the timescales can vary. We do publish an 'app assessment' SLA during busy periods if that is helpful?	
Earl Shilton	Yes	Yes	Search	Yes		Unknown	Unknown	Around 6-8 weeks at present. Usually around 4 weeks	Day of receipt until day of issue
Family BS	Yes	Yes	Search	Yes		No	unknown	Depends on the packaging of the case but usually within 25 days	Case has the minimum submission at time of submission.
First Trust Bank		Yes							
Fleet Mortgages	Yes	Yes	Both	Yes		Yes	24/48 hours	Click Here	On fully packaged case with Val
Foundation Homeloans Furness	Yes	Yes	Both		Accepted	No	unknown	Click Here	
Gatehouse Bank	Yes - All DIPs and applications are submitted online via our portal.	Yes, all applications are submitted online via our portal	Search	All cases are underwritten manually		No	Brokers should contact their Business Development Manager.	Each case is assessed individually therefore we do not provide a service level of application to offer. We are currently experiencing high levels of home finance applications and as a result, our processing times are taking longer than normal.	N/A
Hanley	No	Yes	Search	Yes		Yes	click here	Click Here	Day application received to day offer produced
Harpenden			Search			No	Unknown	Click Here	
Hinckley & Rugby	Yes	Yes	Search	Yes	In review	No	Unknown	Click Here	Clock starts once a fully packaged application is received
Hodge Lifetime	Yes	Yes	Search	Yes		No	24 hour DIP	Hodge and offering normal levels of service.	Day application received to day offer produced
HSBC & M&S Bank	Yes	Yes	Score	Case by Case	Case by Case	No	click here	Click here	once all the documents are attached to a fully submitted application.
Investec Ipswich		No	Search			No	click here	Click here	
Kensington	Yes	Yes	Search	Yes	In review	No	click here	Click Here	from first submission of application to offer being sent out
Keystone	Yes	Yes	Search	Yes				Click Here	Full application submitted, all information required to underwrite the case is received and valuation completed to enable case to offer
L&G Home Finance					Not Accepted				
Landbay	Yes	Yes	Search	Yes		No	48 hrs.	Click Here	Submitted and signed electronic dec
Leeds Leek	Yes	Yes	Score	Yes	Case by Case	No	Unknown	Click here	When all paper work is received to offer
Lendinvest	Yes	Yes	Score	Yes		No	Unknown	Click Here	Initial assessment and searches pre valuation instruction, once val is back full UW and produce offer. Can be signed electronically with docuSign.
LV=								No response and SLA not available on website	
Mansfield		Yes	Search			No	Unknown	6-8 Weeks	
Marsden		Yes	Search			No	Unknown	Click Here	
Masthaven		Yes	Search			No		Click Here	
MBS Lending	Yes	Yes	Search	Yes				Click Here	Once app is fully packaged and fees collected from customer through to offer.
Melton	No	No	Score	Yes			Unknown	Click Here	Once app is fully packaged and fees collected from customer through to offer.
Metro	Yes	Yes	Score	Yes	In review	No	24 Hours	dependent on quality of packaging. A fully packaged case will be assessed currently within 48hrs (SLA updated on our portal) and if fully packaged valuation will be instructed	
More2Life								No response and SLA not available on website	
Nationwide	Yes	Yes	Score	Yes	In review			Click Here	Number of working days from application submission to offer.
NatWest	Yes	Yes	Score	Yes	Accepted	Yes		Click Here	Day we set up the application at our end to day of offer
Newbury BS		Yes	Search			No	Unknown	Click Here	
Newcastle	Yes	Yes	Score	Yes		Yes	Unknown	15 Days	submitted application with fees paid to offer produced
Nottingham	Yes	Yes	Hard footprint	Yes	Not Accepted	Yes	30 days	This is case dependant	This is case dependant
One Family	Yes	Yes	Score	Yes		No	Unknown	No defined SLA as Equity Release can be complex	Full application processed with formal mortgage offer issued.

Kent Reliance	Yes	Yes	Search	Yes	In review			AIP- 1 Refers - 2 Underwrites- BTL-3 Resi-7 post - 6 N/K	Fees paid on submission until case offered
Paragon Paragon Bank - Seconds	Yes	Yes	Yes	Yes		No	2 to 4 days		
Penrith BS	No	Resi – yes BTL/Holiday let – no	Search	Yes		Not available	3 working days		Don't currently define or provide an app to offer
Pepper	Yes	Yes	Search	Yes		No	click here	Click Here	Full Mortgage Application is, post DIP, when the application is submitted with fully packaged case and fees are paid.
Platform Precise	Yes	Yes	Both		In Review	No	1 day	Click Here	
Principality	Yes	Yes	Both	Yes		No	Click here	Click Here	Full application submitted, fully packaged, underwritten, valuation complete, offer issued by underwriter
Progressive Pure Retirement									
RBS International	No, need to e-mail proposal form to dedicated RM or discuss by phone	No	Search	Yes		No	Up to a week before we look at new applications as volumes are very high	Each case is different, valuation and KYC dependant	
Reliance Bank	No	No	Search	Yes				AIP- 4 days Full Mortgage Application (FMA) to Formal Mortgage Offer (FMO) is currently 24 days"	this is when the case goes to FMA stage (full mortgage application) and we carry out a complete full underwrite of all documentation we requested as part of the AIP – full underwrite is carried out on day 1 and we will only confirm FMA stage to broker once we are satisfied the case has passed all risk checks – this is when we would book the valuation and formal mortgage offer would be generated when the valuation has returned to us and we have completed final checks
Saffron	Yes	Yes	Search	Yes				Information not available	
Santander	Yes	Yes	Score	Yes	Not Accepted	Yes	Click here	Click Here	app to offer will be determined by last bit of outstanding info if all received this will turn around within 2-4 days
SBI Shawbrook								8 – 10 weeks.	
Skipton	Yes	Yes	Score	No		Yes	Click here	Click Here	Click Here
Stafford Railway	Yes	Yes	Search	Yes				On submission of a fully packaged case to process and underwrite - 10 workings days Once processed and underwritten we will instruct val- they are taking around 9 days from instruction to us getting it back All ok the offer will be produced within 5 working days	
Swansea	No	No	Search	Yes		No		there isn't one due to complexity of cases dealt with – can take 2 weeks but can take 2 months depending on info supplied / required and val times	

