



manormortgages

Guaranteed Placement Service

Terms Of Business

Manor Mortgages uses an extensive group of lenders which cover the majority of high street brands and a variety of non mainstream lenders.

We have many years of experience in the market and contacts within organisations that can open the hardest nut.

Upon receipt of Client information we will draw up a shortlist of potential lenders. We will check criteria against the data provided and decide whether we wish to take on the case.

If we wish to proceed, we will issue generic terms (the average of those on the shortlist) and request the payment of the GPS fee which is currently £99.

Our placement team will then work through the short-listed lenders identifying any further information or documents which we need to complete the process.

We will then arrive at the option which is most likely to succeed. This is not necessarily the 'best' product, but most suited to your Clients circumstances.

We will also proceed to obtain an approval in principle from this lender.

Once approved, we will contact the broker to confirm the lender and the terms we have agreed.

If a KFI is required we will assist in its production. We will also discuss other potential lenders which were not eliminated from the shortlist.

If we are unable to produce a lender we will refund the £99.

Should the terms vary from the generic ones originally quoted, then we will obtain fresh instructions or refund £99.

The maximum charge for this service is £99 which is non-refundable, unless we are unable to provide the product in line with our original remit.

Should details provided be incorrect or information be knowingly withheld, no refund will be due.