

# Common pend reasons on large loan applications

Speed up your large loan applications and avoid the common pend reasons highlighted below.

## Incorrect details entered

- Employed rather than self-employed
- Bonus entered as primary when it should be secondary
- Income
- Surname
- Date of birth
- Address
- Nationality
- Loan purpose
- Loan parts
- Commitments
- Employer's name



## Undisclosed information

- Unsecured debt
- Address
- Over 17s
- Previous surname
- Full details of capital raising



## Missing information

- 2 years' bonus income evidence
- Childcare/educational costs
- Middle name
- Maiden name



## Deposit

- Deposit details (incl. SDLT and fees)
- Source of deposit
- Proof of deposit evidence
- Gifted deposit details



**Incorrect, undisclosed or missing information may cause underwriters to challenge the details leading to delays for your client.**

**Don't forget to check the information/documents provided by your client against the application/details you've submitted and explain any anomalies.**