



Broker Portal User Guide

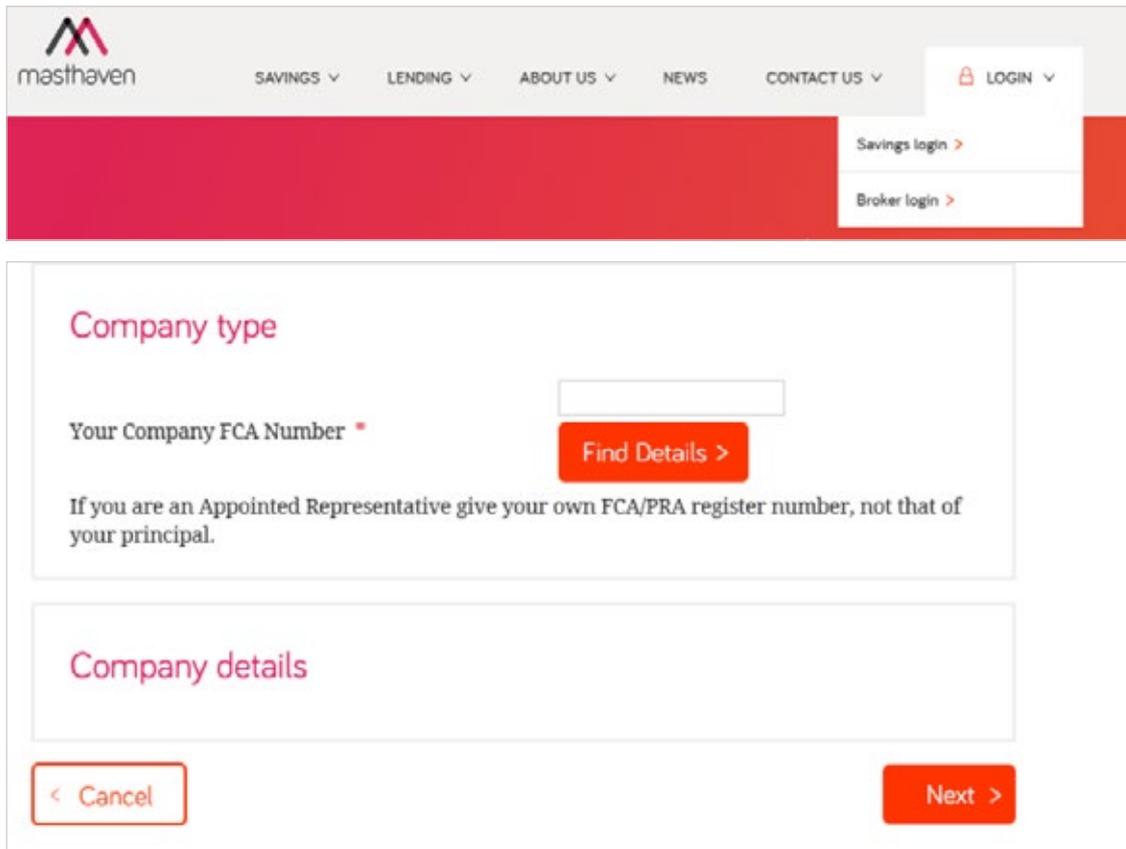
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How to Register

In order to submit business to us, you will need to register some details and complete our accreditation process.

Visit our website and select Broker login under the Login tab, then register – you will need to have your FCA number to hand.



The screenshot shows the Masthaven website's registration process. At the top, the Masthaven logo is on the left, and navigation links for SAVINGS, LENDING, ABOUT US, NEWS, and CONTACT US are in the center. A LOGIN button with a padlock icon is on the right, which has opened a dropdown menu showing 'Savings login >' and 'Broker login >'. Below the navigation is a red horizontal bar. The main content area is a white box with a light grey border. It has a heading 'Company type' in red. Below this is a text input field for 'Your Company FCA Number' with a red asterisk. To the right of the input field is a red button labeled 'Find Details >'. Below the input field is a note: 'If you are an Appointed Representative give your own FCA/PRA register number, not that of your principal.' Below this is another heading 'Company details' in red. At the bottom of the form are two buttons: a red button with a left arrow and the text '< Cancel' on the left, and a red button with the text 'Next >' on the right.

Once you have validated your company name and correspondence address, you will be asked to supply contact details and set a password which must be a minimum of 8 characters, including at least 1 number and both upper and lower case letters.

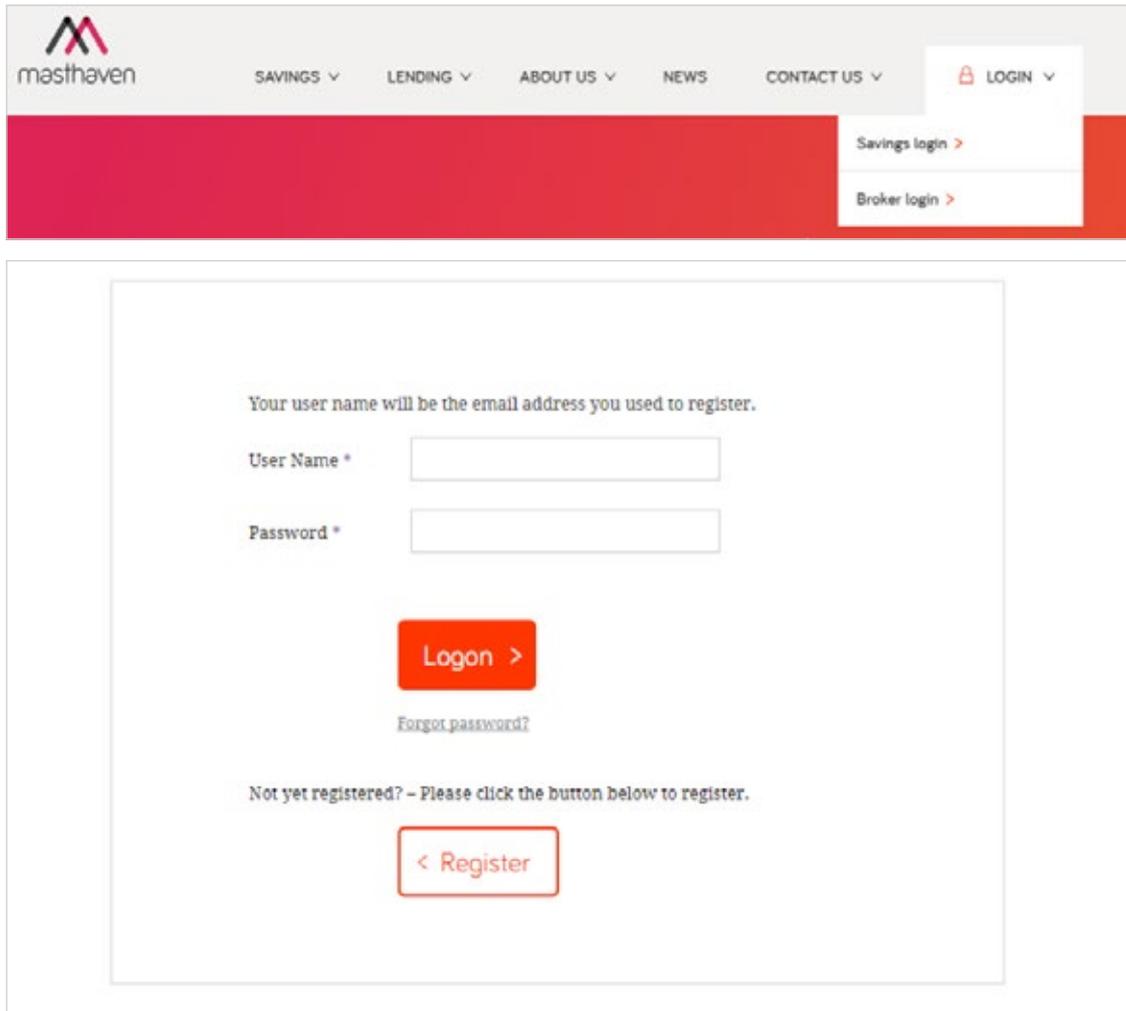
Finally, you will need to confirm that you have read and understood our terms of business.

Your details will be submitted to our sales team for review - they will contact you within 48 hours of registering to finalise your registration.

Please note you will only be able to access the portal once the registration process is complete.

Accessing the Portal

Once you have registered, you can access the Broker Portal by selecting Broker login under the Login tab. You will need to enter the username and password supplied to you. If you have a broker and packager account, make sure you enter the correct login details.

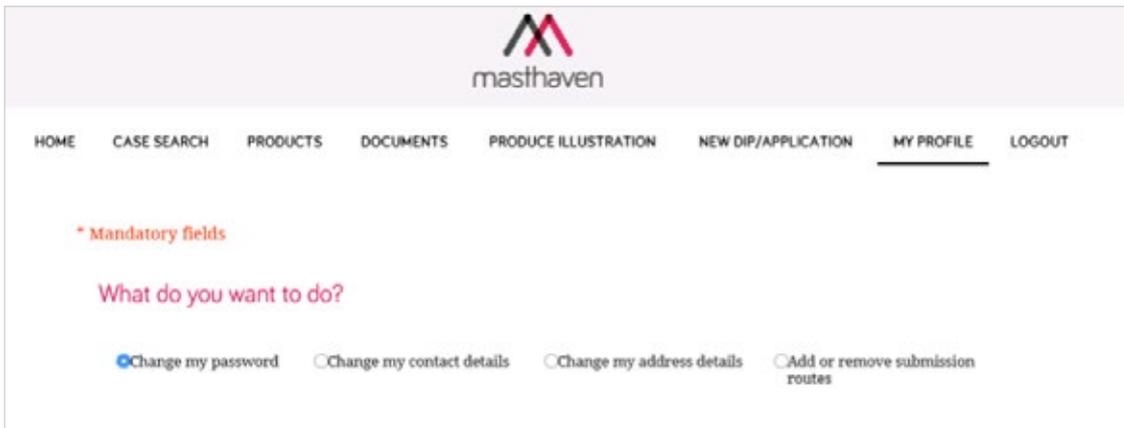


The screenshot shows the Masthaven website's navigation bar with the logo on the left and menu items: SAVINGS, LENDING, ABOUT US, NEWS, CONTACT US, and LOGIN. The LOGIN dropdown menu is open, showing 'Savings login' and 'Broker login' options. Below the navigation bar is a login form with the following elements:

- Text: "Your user name will be the email address you used to register."
- Form field: "User Name *" with an input box.
- Form field: "Password *" with an input box.
- Button: "Logon >" (orange)
- Text: "Forgot password?" (blue link)
- Text: "Not yet registered? – Please click the button below to register."
- Button: "< Register" (orange)

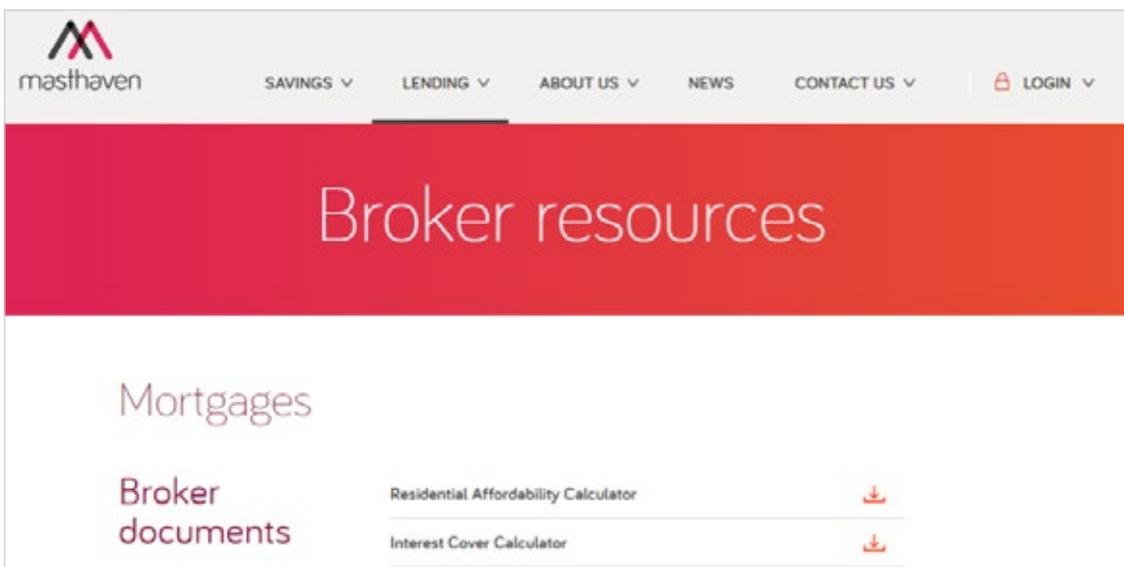
My Profile

Under My Profile, you can change your password, contact and address details as well as manage your submission routes.



Affordability Calculators

Under the lending tab, you will find our broker resources section, where form templates can be downloaded. In addition, you will find our affordability calculators which allow you to check affordability before proceeding with an illustration or DIP.



Producing an Illustration

Use the Produce Illustration tool, you can produce a quick quote for your applicant without the need to run credit checks.

Step 1: Select the applicant type and loan type

The screenshot shows the Masthaven web interface. At the top, the Masthaven logo is centered. Below it is a navigation menu with the following items: HOME, CASE SEARCH, PRODUCTS, DOCUMENTS, **PRODUCE ILLUSTRATION** (underlined), NEW DIP/APPLICATION, MY PROFILE, and LOGOUT. On the left side, there is a vertical sidebar with a list of steps, each with a checkbox: Applicant & Loan Type, Submission Details, Loan Details, Product Selection, Applicant Details, Fees, and Illustration Summary. The main content area is titled 'Applicant & Loan Type' and contains two dropdown menus. The first is labeled 'Applicant type *' with a question mark icon, and its value is 'Individual'. The second is labeled 'Loan type *' with a question mark icon, and its value is 'Residential'. At the bottom right of the main content area, there is a red 'Next' button.

Step 2: Confirm submission routes

The screenshot shows the Masthaven web interface for Step 2. The navigation menu and sidebar are the same as in Step 1. In the sidebar, the 'Applicant & Loan Type' step is now checked with a red checkmark. The main content area is titled 'Submission Route Details' and contains two radio button questions. The first question is 'What kind of sale is this? *' with a question mark icon, and the 'Advised' radio button is selected. The second question is 'Is the Application being submitted via a Mortgage Club? *', and the 'No' radio button is selected. At the bottom left of the main content area, there is a red 'Back' button, and at the bottom right, there is a red 'Next' button.

Step 3: Confirm loan details and any intermediary fees

- Applicant & Loan Type
- Submission Details
- Loan Details**
- Product Selection
- Applicant Details
- Fees
- Illustration Summary

Mandatory fields

Loan details

Loan purpose * Purchase Remortgage

Type of loan * Residential

Purchase price* ③ £500,000

Loan amount * ② £250,000

Term * 25 years
0 months

Repayment type * Capital & Interest

Intermediary Fees

Are you, the intermediary, charging the applicant a fee for this application? Yes No

Fee description *	Amount *	When payable *	Refundable amount	Delete
Broker Fee <input type="text"/>	£500	On Applicati <input type="text"/>	£	<input type="checkbox"/>

Step 4: Select the desired product – you can filter products using the product category drop-down

- Applicant & Loan Type
- Submission Details
- Loan Details
- Product Selection**
- Applicant Details
- Fees
- Illustration Summary

Mandatory fields

Application Information

LTV: 50.00%

Product Selection

Product category * First Charge M 0

Product name	Initial Rate	Initial Monthly Payment	Max LTV	Select
2.94% 2 Year Discount Resi MB0 70%	2.94%	£1,177.74	70%	<input type="radio"/>

Step 5: Confirm applicants name(s)

<input checked="" type="checkbox"/> Applicant & Loan Type	<h3>Applicant Details</h3> <p>Number of applicants * <input checked="" type="radio"/> 1 <input type="radio"/> 2</p> <p>Applicant 1 Title * <input type="text" value="Mr"/></p> <hr/> <p>First name * <input type="text" value="Sample"/></p> <hr/> <p>Surname * <input type="text" value="Illustration"/></p>
<input checked="" type="checkbox"/> Submission Details	
<input checked="" type="checkbox"/> Loan Details	
<input checked="" type="checkbox"/> Product Selection	
<input type="checkbox"/> Applicant Details	
<input type="checkbox"/> Fees	
<input type="checkbox"/> Illustration Summary	

Step 6: Confirm application fees

<input checked="" type="checkbox"/> Applicant & Loan Type	<table border="1"> <thead> <tr> <th>Fee</th> <th>Amount</th> <th>Add to loan</th> </tr> </thead> <tbody> <tr> <td>Funds Transfer Fee *</td> <td>£35.00</td> <td><input checked="" type="radio"/> Add to loan <input type="radio"/> Deduct from loan</td> </tr> <tr> <td>Lender Fee *</td> <td>£995.00</td> <td><input checked="" type="radio"/> Add to loan <input type="radio"/> Deduct from loan</td> </tr> <tr> <td>Security Release Fee</td> <td>£120.00</td> <td></td> </tr> <tr> <td>Standard Valuation Fee</td> <td>£335.00</td> <td></td> </tr> </tbody> </table>	Fee	Amount	Add to loan	Funds Transfer Fee *	£35.00	<input checked="" type="radio"/> Add to loan <input type="radio"/> Deduct from loan	Lender Fee *	£995.00	<input checked="" type="radio"/> Add to loan <input type="radio"/> Deduct from loan	Security Release Fee	£120.00		Standard Valuation Fee	£335.00	
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<input type="checkbox"/> Illustration Summary																

* Mandatory fields

Summary – on the summary page you will be able to access the illustration, proceed to DIP or select a new product. You can select up to 5 products. The illustration can be viewed by selecting the ESIS.pdf under the documents section.

<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Application Status <input checked="" type="checkbox"/> Illustration In Progress <input checked="" type="checkbox"/> Illustration Produced <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Proceed Options Proceed to DIP Select New Product <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Contact Us 	<h3>Summary for Case M01336242, Residential, Purchase</h3> <table border="1"> <tr> <td>Applicant Name(s)</td> <td colspan="2">Illustration, Sample</td> <td>Property</td> <td></td> </tr> <tr> <td>Loan Amount</td> <td>£251,030</td> <td>Years 25</td> <td>Estimated Valuation</td> <td>£500,000</td> </tr> <tr> <td>Solicitor</td> <td colspan="2">-</td> <td>Repayment Type</td> <td>Capital & Interest (Repayment)</td> </tr> <tr> <td>Product</td> <td colspan="2">2.94% 2 Year Discount Resi MBO 70%</td> <td>LTV</td> <td>50.21%</td> </tr> </table> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <h4>Fees & Features</h4> <table border="1"> <tr><td>Funds Transfer Fee</td><td>£35.00</td></tr> <tr><td>Legal Fee</td><td>N/A</td></tr> <tr><td>Lender Fee</td><td>£995.00</td></tr> <tr><td>Procuration Fee</td><td>£1,250.00</td></tr> <tr><td>Security Release Fee</td><td>£120.00</td></tr> <tr><td>Standard Valuation Fee</td><td>£335.00</td></tr> </table> </div> <div style="width: 45%;"> <h4>Documents</h4> <ul style="list-style-type: none"> M01336242 - ESIS.pdf </div> </div>	Applicant Name(s)	Illustration, Sample		Property		Loan Amount	£251,030	Years 25	Estimated Valuation	£500,000	Solicitor	-		Repayment Type	Capital & Interest (Repayment)	Product	2.94% 2 Year Discount Resi MBO 70%		LTV	50.21%	Funds Transfer Fee	£35.00	Legal Fee	N/A	Lender Fee	£995.00	Procuration Fee	£1,250.00	Security Release Fee	£120.00	Standard Valuation Fee	£335.00
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Producing a Decision in Principle

Use the New DIP/Application tool to create a decision in principle (DIP) and submit an application. The DIP process will include a credit check, as well as a full affordability assessment on residential applications.

Before creating a new DIP, you must confirm that you have permission from the applicant to use, record and store their personal information for the purposes as listed in the intermediary declaration box below.

You will also need to accept the terms of our Acceptable Use Policy.

HOME CASE SEARCH PRODUCTS DOCUMENTS PRODUCE ILLUSTRATION **NEW DIP/APPLICATION** MY PROFILE LOGOUT

Applicant:
Case Reference:

Applicant & Loan Type & Intermediary Declaration
 Submission Details
 Loan Details
 Applicant 1 Details
 Household Expenditure
 Property Details
 DPA & Credit Search Permission
 Decision Result
 Fees
 Case Summary

* Mandatory fields

Application Type

Please select the application type you wish to produce a decision in principle for.

Applicant type *

Loan type *

Intermediary Declaration

I confirm that all of the personal information in this application has been provided to me by the applicant(s) on whose behalf I am acting and who has authorised Masthaven Bank Ltd ("MBL") to use, record and store this personal information. The applicant(s) have explicitly consented to this for the following purposes:

- Providing a mortgage illustration
- Assessing the application and, if MBL so decide, progressing the application to a conclusion, including obtaining searches of information held at credit reference and fraud prevention agencies who will record such searches and may make that information and record available to other subscribers;
- Retention of the applicant(s) information, subject to the provisions of the Data Protection Act and all other relevant Regulatory and legislation requirements

Please confirm that you have read the Masthaven Acceptable Use Policy. [Acceptable Use Document](#)

Accept terms of Acceptable Use Policy *

To produce a DIP, you will need to complete the following information:

Submission details

To ensure the documents reflect the correct parties to the loan and that the procurator fee is paid to the correct party. Please contact us if you need to amend the details of a mortgage club or network.

Loan details

We require details of the loan and purpose. You will be able to add intermediary fees.

Applicant's details

We require details of the applicant, including nationality, retirement age, address history, income and details of outstanding credit.

Household expenditure

We require details of any adult and/or child dependants.

Property details

We require details of the security, including date of construction and tenure.

DPA and Credit Search Permission

We require confirmation that the correct details have been entered and that you hold permission to authorise the search.

Once the above fields have been completed, a quotation credit search will be carried out. The system will only return products that the applicant qualifies for.

The following decision results will be displayed:

Accept – the applicant qualifies for the products listed. Select the desired product and proceed.

Decline – the applicant does not qualify for any products. If you require further information, contact the Mortgages Team or your Business Development Team.

Refer – the application has been referred to an underwriter where additional information may be required.

If applicable, once a product has been selected, you will reach the DIP summary page where you will be able to access the illustration and proceed to a full mortgage application.

Application Status

- DIP in Progress
- DIP Accept
- DIP Illustration Produced
- Application in Progress
- Application Accept
- Application Submitted
- Application Reviewed
- Valuation Instructed
- Valuation Received
- Speak With Pending
- Ready for Offer
- Offer Issued
- COT Received
- Awaiting Approval
- Ready to Fund

Summary for Case M01336244, Residential, Remortgage

Applicant Name(s)	Guide#01, Test	Property	
Loan Amount	£251,030	Years	25
		Estimated Valuation	£500,000
Solicitor	-	Repayment Type	Capital & Interest (Repayment)
Product	2.94% 2 Year Discount Resi MB0 70%	LTV	50.21%

Checklist items

Valuation Report	Active
Latest 3 months payslips - applicant 1	Active
Direct debit mandate	Active
Application Form	Active

Documents

- DecisionInPrincipleLetter-Accept (Intermediary)_Mr_.pdf
- M01336244 - ESIS.pdf

[Upload document](#)

Full Mortgage Application

Once the applicant has confirmed they wish to proceed, you will need to complete the full mortgage application (FMA) by selecting proceed on the left-hand side of the DIP summary page.

The screenshot displays the 'Application Status' page for Case M01336319, Residential, Purchase. The interface is divided into several sections:

- Application Status:** A list of checkboxes on the left. The first three are checked: 'DIP in Progress', 'DIP Accept', and 'DIP Illustration Produced'. Below them are 20 unchecked options: 'Application in Progress', 'Application Accept', 'Application Submitted', 'Application Reviewed', 'Valuation Instructed', 'Valuation Received', 'Speak With Pending', 'Ready for Offer', 'Offer Issued', 'COT Received', 'Awaiting Approval', 'Ready to Fund', 'Funds Released', and 'Completed'.
- Proceed Options:** A dark red bar with the text 'Proceed Options'. Below it are three buttons: 'Proceed', 'Edit', and 'Copy'.
- Summary for Case M01336319, Residential, Purchase:** A table with the following data:

Applicant Name(s)	Smith##01, John	Property	
Loan Amount	£401,030	Years	30
		Estimated Valuation	£500,000
Solicitor	-	Repayment Type	Capital & Interest (Repayment)
Product	3.94% 2 Year Discount Resi MBO 80%	LTV	80.21%
- Checklist items:** A table with four items, all marked 'Active':

Valuation Report	Active
Latest 3 months payslips - applicant 1	Active
Application Form	Active
Direct debit mandate	Active
- Documents:** A list of two documents with 'Upload document' links:
 - DecisionInPrincipleLetter-Accept (Intermediary)_Mr_.pdf
 - M01336319 - ESIS.pdf

To complete an FMA, you will need to complete the following information:

Applicant's details – contact details and preferences. If the applicant is employed, we required contact details for the employer.

Property details – reconfirming the details obtained in the DIP process.

Access details – type of valuation required, and access arrangements to the property.

Direct debit details – confirmation of the account details from which the monthly payment will be paid.

Fees – payment of valuation and any other fees.

Once you have completed the FMA, the application will automatically be submitted to the Underwriting Team for review. You will be able to access the illustration as well as the application form and direct debit mandate for the applicant's signature.

Checklist Items outline the documents and items required from the applicant. You can upload a document by clicking the upload button next to the checklist item and then attach your scan.

On the left-hand side of the summary page you can see the application status – this will update each time a milestone is reached so you can track the progress of an application.

Application Status

- DIP in Progress
- DIP Accept
- DIP illustration Produced
- Application in Progress
- Application Accept
- Application Submitted
- Application Reviewed
- Valuation Instructed
- Valuation Received
- Speak With Pending
- Ready for Offer
- Offer Issued
- COT Received
- Awaiting Approval
- Ready to Fund
- Funds Released
- Completed

Proceed Options

Copy

Summary for Case M01336244, Residential, Remortgage

Applicant Name(s)	Guide#01, Test	Property	
Loan Amount	£251,030	Years	25
		Estimated Valuation	€500,000
Solicitor	-	Repayment Type	Capital & Interest (Repayment)
Product	2.94% 2 Year Discount Resi MB0 70%	LTV	50.21%

Checklist items

Direct debit mandate	Upload
Application Form	Upload
Valuation Report	Upload
Latest 3 months payslips - applicant 1	Upload

Documents

- Application Form v1.0.pdf
- DirectDebitInstruction_Mr_Test_Guide 01.doc
- M01336244 - ESIS.pdf
- DecisionInPrincipleLetter-Accept (Intermediary)_Mr_.pdf

[Upload document](#)

Notes

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*All calls are monitored for quality and training purposes.