Broker Portal
User Guide

This information is for the use of mortgage intermediaries only
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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.

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.
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

**Step 2:** Confirm submission routes
Step 3: Confirm loan details and any intermediary fees

Step 4: Select the desired product – you can filter products using the product category drop-down
Step 5: Confirm applicants name(s)

- **Number of applicants**: 2
- **First name**: Sample
- **Surname**: Illustration

Step 6: Confirm application fees

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
<th>Add to loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds Transfer Fee</td>
<td>£36.00</td>
<td>Add to loan</td>
</tr>
<tr>
<td>Lender Fee</td>
<td>£995.00</td>
<td>Add to 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>

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.
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.

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.
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.

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.