

Full Application Journey

For Intermediary use only



PROGRESSIVE
BUILDING SOCIETY

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Guide Contents

About this Guide – Page 3

Create New Illustration – Page 4 – Page 11

New Illustration Created – Page 12

Decision in Principle and Convert to Application – Page 13

Submit Application – Page 14 – Page 24

Application Created – Page 25

Application Submission – Page 26

Application Submitted – Page 27

Downloading your Client's Mortgage Offer and Valuation – Page 28

If a Re-Offer/Offer Extension is Required – Page 29

Other Portal Features – Page 30

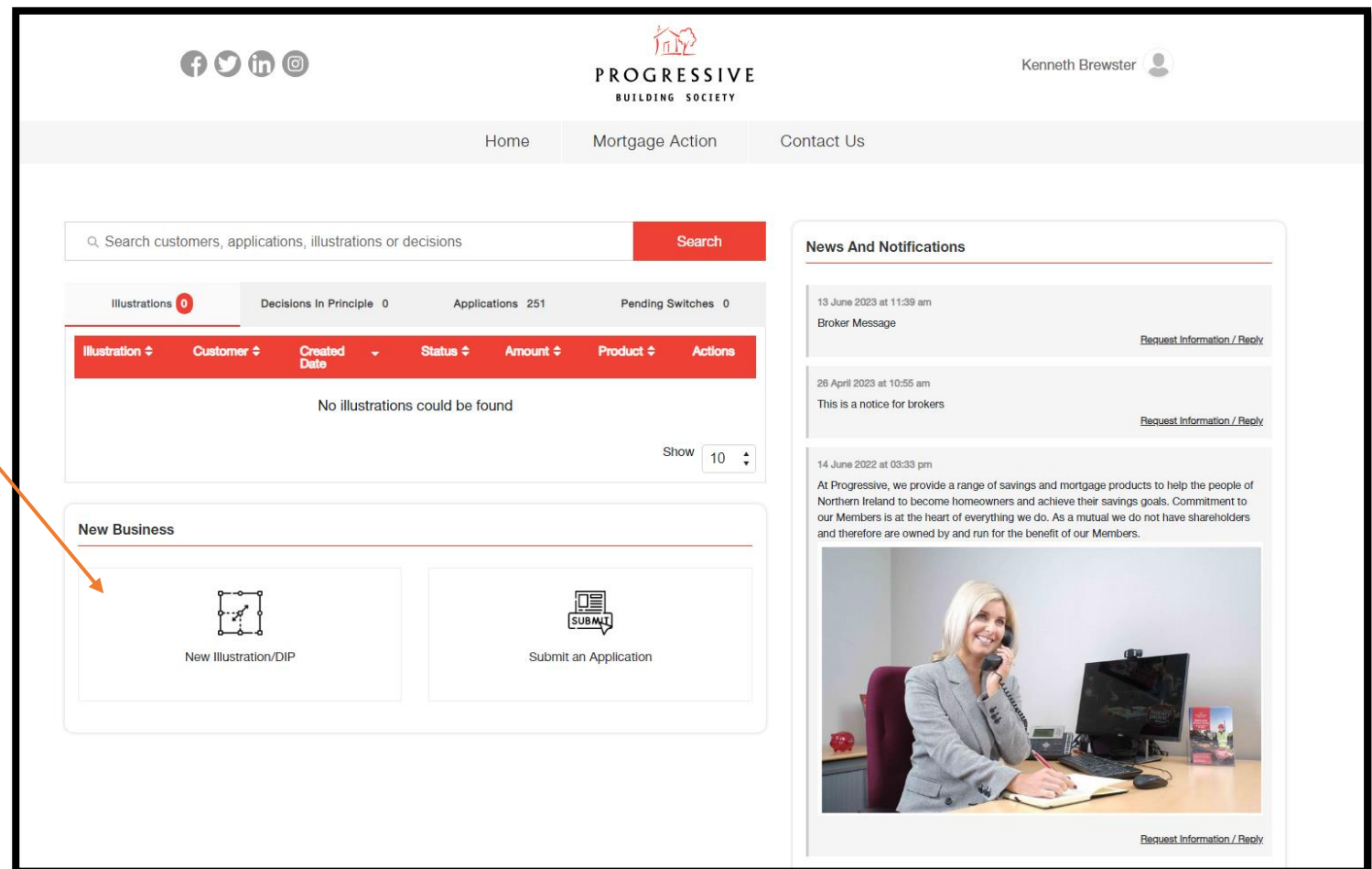
About this Guide

This guide will provide you with an overview of the full application journey for brokers. It will explain how to create an illustration, how to convert this into a Decision in Principle (DIP), and then generate this into an application for you to submit on behalf of your client(s) via the broker portal.

If you need any help using our Broker portal, please call our Online Support Team on 0800 0294 997. Lines open Monday – Friday, 9.00am – 5.00pm. Alternatively, write to our head office: 33-37 Wellington Place Belfast BT1 6HH.

Full Application Journey – Create New Illustration

To begin creating an Illustration, click on 'New Illustration/DIP' located on the broker homepage.



Create New Illustration - Eligibility

You will be navigated to the first screen of the journey - 'Eligibility'. Please ensure that your client meets all of the criteria presented.

If you are satisfied that your client meets the criteria, tick the checkbox confirming this and choose the application type. The three application types are: Buying a home; Remortgage and Self Build. Click the Next button to continue.

• Mortgaged property must be located in Northern Ireland
• Mortgaged property must be your client's main residence
• Minimum Mortgage Advance of £30,000
• Minimum property value of £75,000
• Applicants must be over 18 years of age
• Maximum 2 applicants
• All income used for affordability or assets used for repayment of the loan must be in sterling

Online applications must not exceed the following Loan to Value (LTV):

- 70% for Apartments (and not over 4 storeys)
- 70% if Lending in Retirement (max age at end of term is 75 for interest only and 80 for a repayment mortgage)
- 75% if Lending into Retirement (max age 75 at end of term)
- 75% for Interest Only or Part Interest Only Mortgages
- 75% for Remortgage with any element of Debt Consolidation
- 80% for Former Local Authority property

What Mortgage Applications are currently unavailable online?

- X Northern Ireland Co-Ownership loans
- X Guarantor mortgage
- X Holiday home mortgage
- X Foreign currency mortgage

☒ Please tick the box to confirm that your client meets all the above criteria*

If your client's Mortgage Application does not meet the above online criteria, contact your local Progressive branch, we are more than happy to talk to you about your client's application. Please refer to the Society's Intermediary website for full details of the [Society's Lending Criteria](#) or contact your local branch by clicking [here](#).

Application Type

Please confirm the type of application you are submitting on behalf of your client:*

Buying a home (Must be the client(s) main residence) ▼

- ✓ Buying a home (Must be the client(s) main residence)
- Remortgage - Property already owned (Property already owned by your client(s) where they may have a mortgage)
- Self Build (The site must already be owned outright, and your client(s) must have appropriate statutory approvals in place for the build)

Cancel Save as Draft **Next →**

Step 1 of 6*

Create New Illustration - Level of Service/Client Information

Enter Level of Service information – whether it is Advised or Execution Only, and whether you are charging your client a fee.

Choose whether the application is sole or joint.

Enter applicant 1's personal details. If the application is joint, you will also be asked to enter applicant 2's details.

The screenshot shows a multi-step form titled 'Level of Service and Client Information'. The navigation bar at the top includes steps: << Eligibility (checked), 2 Level of Service and Client Information (active), 3 Employment and Income, 4 Client Outgoings, and 5 Product Selection >>. The form is divided into three main sections: 'Level of Service', 'Applicants for the mortgage', and 'Client Details'.

Level of Service

- 'Level of service provided*' dropdown menu with 'Choose an Option' selected.
- 'Are you charging a fee?' dropdown menu with 'Choose an Option' selected.

Applicants for the mortgage

- 'Sole or joint application?' dropdown menu with 'Sole' selected.

Applicant 1

Client Details

- 'Preferred title*' dropdown menu with 'Choose an Option' selected.
- 'First name*' text input field.
- 'Middle names' text input field.
- 'Surname*' text input field.
- 'Previous names' text input field.
- 'What gender was your Client assigned at birth?' dropdown menu with 'Choose an Option' selected.
- 'Marital status*' dropdown menu with 'Choose an Option' selected.
- 'Date of birth*' date input field with a calendar icon.
- 'Age' text input field.

Three orange arrows point from the text on the left to the form fields: the first points to the 'Level of service provided*' dropdown, the second points to the 'Sole or joint application?' dropdown, and the third points to the 'First name*' text input field.

Create New Illustration - Level of Service/Client Information (cont.)

Choose the applicant's residential status and landlord information if applicable.

Choose the client's preferred marketing consent and communication method.

Enter your client's contact details (email address and mobile number).

Click Next when complete.

For Re-mortgage cases please select 'Owner/Occupier - With Mortgage' for the first applicant and Joint Owner with first Applicant' for subsequent applicants. For Joint tenants please select Joint Tenant First Applicant for the first applicant and Joint Tenant with first applicant for the second applicant.

Residential status* ⓘ
Living With Family ▼

Marketing Consent

Progressive Building Society would like to send your client(s) information about products and services which we feel may be of interest to your client(s) by post, telephone, e-mail and text message. This may be through a third party acting on our behalf. How would your client(s) like to receive this information? If your client(s) agree to being contacted for this purpose, please indicate your client(s) agreement to each of these options:

Post ☐

SMS ☐

Email ☐

Phone ☐

Keeping in Touch

Please choose how your client(s) would like to receive information from us relating to this mortgage application. We will endeavour to use the preferred communication method, however we reserve the right to contact your client(s) via alternative methods, such as post, text message or telephone.

Email ☐

Post ☐

Email address* ⓘ

Mobile number* ⓘ

Cancel ← Back Save as Draft **Next →**

Step 2 of 6*

Create New Illustration - Employment and Income

Enter the client's planned retirement age.

Choose the client's employment type and employment basis. Enter the client's employer details if applicable, including employer name and salary.

<< ☒ Eligibility ☒ Level of Service and Client Information **3 Employment and Income** 4 Client Outgoings 5 Product Selection >>

▼ Applicant 1 - Djed Spence

General Employment Details

Planned retirement age* ⓘ

Client Employment

You need to add at least one employment before proceeding to the next step.

Employment type* ⓘ Employment basis* ⓘ

Employed/Self Employed Other Income

Cancel ← Back Save as Draft **Next →**

Step 3 of 6*

Create New Illustration - Client Outgoings

Enter an estimate for the client's monthly outgoings – including expenditures such as clothing, transport, gas/electric and childcare.

<<

✓ Level of Service and Client Information

✓ Employment and Income

4 Client Outgoings

5 Product Selection

6 Fees

>>

▼ Applicant 1 - Djed Spence

Client Outgoings

Please enter your client's outgoings under the following headings. If expenditure is joint (i.e. paid by both applicants), please include this cost under Applicant 1 only.

Please note that if your client is purchasing for the first time, the figures provided should be estimated but realistic. This section should also include details of any additional finance or loan applications that have not started but will have started before completion of the mortgage.

If your client owns any other property, with or without a mortgage, please provide details including the address, value, loan and rental income (if applicable) in 'Additional Information' section later in the application.

You can get an indicative view of our affordability calculator [here](#).

Please note that all fields must be completed. If the expenditure is £0.00, please enter 0.

Expenditure	Amount	Action
Childcare	<input type="text"/>	↺
Alimony / maintenance	<input type="text"/>	↺
Cost of repayment strategy (interest only)	<input type="text"/>	↺
Cost of other mortgage(s) not to be re-paid	<input type="text"/>	↺
Housekeeping/food/washing	<input type="text"/>	↺
Gas/electric/oil	<input type="text"/>	↺

Create New Illustration - Product Selection

Confirm the client's property value, loan amount and required term to retrieve products. Loan to Value (LTV) must be lower than 100%.

Click on 'Find Mortgages' and choose an available product from the search results.

The screenshot shows a web interface for selecting a mortgage product. At the top, a progress bar indicates the current step is '5 Product Selection', with previous steps 'Level of Service and Client Information', 'Employment and Income', and 'Client Outgoings' completed, and the next step '6 Fees' pending. The main content area contains instructions: 'Please confirm your client's property value, loan amount and required term to retrieve products. You can refine your search using the filtering options. If you cannot retrieve products, please ensure that your case is eligible for Online Submission and contact our Online Support Team on 0800 029 4837.' Below this, there are input fields for 'Purchase Price/Property Value' and 'Loan Amount'. A 'Product Type' dropdown menu is set to 'Select an Option'. A 'Term' slider is positioned between '6-40' months, with input boxes for 'Years' (20) and 'Months' (0). A 'Repayment Type' dropdown is set to 'Capital and Interest'. Under 'Refine your search', there are checkboxes for '2 year', '3 year', 'Variable', '5 year', and 'Fixed'. A red 'Find Mortgages' button is located at the bottom right of the form. Below the button, a red error message reads 'Select a product before continuing'. On the right side of the form, a grey box titled 'Your Mortgage' contains the text: 'Your mortgage summary will appear here when you start using the calculator.' At the bottom right, there are buttons for 'Cancel', 'Back', 'Save as Draft', and 'Next'. The footer indicates 'Step 5 of 6'.

<< ✓ Level of Service and Client Information ✓ Employment and Income ✓ Client Outgoings **5 Product Selection** 6 Fees >>

Please confirm your client's property value, loan amount and required term to retrieve products. You can refine your search using the filtering options. If you cannot retrieve products, please ensure that your case is eligible for Online Submission and contact our Online Support Team on 0800 029 4837.

Purchase Price/Property Value

Loan Amount

Product Type
Select an Option ▼

Term:
6-40
Years: 20 Months: 0

Repayment Type
Capital and Interest ▼

Refine your search
☐ 2 year ☐ 3 year ☐ Variable
☐ 5 year ☐ Fixed

Find Mortgages

Select a product before continuing

Your Mortgage
Your mortgage summary will appear here when you start using the calculator.

Cancel ← Back Save as Draft **Next →**

Step 5 of 6*

Create New Illustration - Fees

Read over the terms of the fees and click the 'Create Illustration' button once satisfied.

New Illustration / Decision in Principle

Home / New Illustration / Decision in Principle

<<

✓ Level of Service and Client Information

✓ Employment and Income

✓ Client Outgoings

✓ Product Selection

6 Fees

>>

Fees

Your client(s) may wish to add some of the fee(s) associated with this mortgage application to their loan. If they choose to do this, they will pay interest on the fee(s) until the mortgage is paid off in full.

To see the effect of adding fee(s) to your client(s) mortgage, please select 'Add Product Fee' before producing an illustration.

'Pay Product Fee' is the only option for valuation fee (if a valuation fee applies) and this may be paid online by debit card.

If there is an arrangement fee applicable to the loan, this has been set at 'Add Product Fee'. If your client(s) wish to pay this fee, they can do so by contacting their local branch.

There are no fees associated with the product

Cancel

← Back

Save as Draft

Create Illustration

Step 6 of 6*

New Illustration Created

Here you will be presented with a generated illustration, including an overview of the information about the client, the product selected and application documents.

Click on the 'Convert to DIP' button (circled – top right) to convert the illustration to a decision in principle.

Illustration - 70100396101

[→ Convert to Application](#)[→ Convert to DIP](#)[Delete](#)

Djed Spence Applicant Name	+447839348306 Mobile	dspence@gmail.com Email	1.29% 2 year variable discount rate Product	£70,000.00 Loan Amount	20y 0m Term
£472.86 Estimated Monthly Repayment	Submitted Status				

Client Information

Main Applicant - Djed Spence
[Hide Information ▲](#)

Title	Mr	Date of Birth	12/08/1983
First Name	Djed	Marital Status	Single
Middle Names		What gender was your Client assigned at birth?	Male
Previous Names		Email	dspence@gmail.com
Surname	Spence	Mobile Phone	+447839348306

Address

Current address: ⓘ

Address Line 1	Progressive Bldg Soc	Address Line 4	BELFAST
Address Line 2	Progressive House	Address Line 5	
Address Line 3	33-37 Wellington Place	Post code	BT1 6HH

Residential status

Living With Family

Product Selection

Product	1.29% 2 year variable discount rate	Loan Amount	£70,000.00
Deposit Amount	£30,000.00	Term	20y 0m
Estimated Monthly Repayment	£472.86		

Broker Fee

Level of service provided

Advised

Broker fee amount

Sole or joint application?

Sole

Application Documents

Date ▼	Type ↕	Action
30/08/2023, 10:51	Mortgage Illustration	

Decision in Principle and Convert to Application

The Decision in Principle has now successfully been generated.

You can then convert to an application, delete the DIP, and view the application documents.

Click on 'Convert to Application' (circled – top right) to continue the full application journey.

Decision In Principle - 70100396101

[→ Convert to Application](#)[Delete](#)

Djed Spence Applicant Name	+447839348306 Mobile	dspace@gmail.com Email	1.29% 2 year variable discount rate Product	£70,000.00 Loan Amount	20y 0m Term
£472.86 Estimated Monthly Repayment	Submitted Status				

Client Information

Main Applicant - Djed Spence

[Hide Information ▲](#)

Title	Mr	Date of Birth	12/08/1983
First Name	Djed	Marital Status	Single
Middle Names		What gender was your Client assigned at birth?	Male
Previous Names		Email	dspace@gmail.com
Surname	Spence	Mobile Phone	+447839348306

Address

Current address: ⓘ

Address Line 1	Progressive Bldg Soc	Address Line 4	BELFAST
Address Line 2	Progressive House	Address Line 5	
Address Line 3	33-37 Wellington Place	Post code	BT1 6HH

Residential status: Living With Family

Marketing Consent

Progressive Building Society would like to send you information about products and services which we feel may be of interest to you by post, telephone, e-mail and text message. This may be through a third party acting on our behalf. How would you like to receive this information? If you agree to being contacted for this purpose, please indicate your agreement to each of these options:

Product Selection

Product	1.29% 2 year variable discount rate	Loan Amount	£70,000.00
Deposit Amount	£30,000.00	Term	20y 0m
Estimated Monthly Repayment	£472.86		

Broker Fee

Level of service provided: Advised

Broker fee amount

Sole or joint application?: Sole

Application Documents

Date ▼	Type ↕	Action
30/08/2023, 10:58	Decision In Principle	📄
30/08/2023, 10:51	Mortgage Illustration	📄

Show 5

Submit Application - Level of Service/Client Information

Enter the remaining client details such as NI Number, Country of Residence and Nationality.

There are some additional client detail questions asked that you may also answer (but not required).

<< **1** Level of Service and Client Information 2 Employment and Income 3 Client Outgoings 4 Property and Valuation 5 Borrowing and Credit History >>

Applicants for the mortgage

▼ **Applicant 1**

Client Details

National Insurance Number*

Country of residence*

Nationality*

Additional Client Details

Do your client(s) own any other property either outright or with a mortgage ?

Please give details here

If your client(s) have existing property, is this property being sold?

If your client(s) are selling an existing property, what is the sale price of this property?

Please confirm if your client(s) have/had any investment or mortgage accounts with the Society

Please give details here

Submit Application - Level of Service/Client Information (cont.)

You may add some financial dependents - select 'Add New' and add the dependants name, DOB and relationship to applicant – you must select 'Add' to save. You may cancel an entry by clicking the 'Cancel' button.

Further dependants can be added and saved. If you wish to delete an entry, click on the bin icon found under 'Action'.

Financial Dependants

Please provide the name, date(s) of birth and relationship of all financial dependant(s). To add a new dependant, press the 'Edit' button and input the details of each financial dependant. Once you have finished providing details, add each dependant by using the 'Add' button.

For joint applications, please add all financial dependants under Applicant 1 only.

Please note: Once dependants have been specified and your client(s)' application has been created, it is not possible to update or remove these details without contacting the customer service team

Name

Date of birth

Relationship towards applicant

Danielle Test

2 Sept 2020

Daughter

Cancel

Add

Financial Dependants

Please provide the name, date(s) of birth and relationship of all financial dependant(s). To add a new dependant, press the 'Edit' button and input the details of each financial dependant. Once you have finished providing details, add each dependant by using the 'Add' button.

For joint applications, please add all financial dependants under Applicant 1 only.

Please note: Once dependants have been specified and your client(s)' application has been created, it is not possible to update or remove these details without contacting the customer service team

Name

Date of birth

Relationship towards applicant

Choose an Option

Cancel

Add

Name	Relationship	Date of birth	Action
Danielle Test	Daughter	02/09/2020	

Submit Application - Level of Service/Client Information (cont.)

Enter the client's address history (including house number and post code) residential status, date moved into current address and their bank account details.

Address History

Current address: ⓘ

House number	<input type="text"/>	Post code	<input type="text"/>
<input type="button" value="Search"/>			
Address Line 1 *	<input type="text" value="Progressive Bldg Soc"/>	Address Line 4	<input type="text" value="BELFAST"/>
Address Line 2 *	<input type="text" value="Progressive House"/>	Address Line 5	<input type="text"/>
Address Line 3	<input type="text" value="33-37 Wellington Place"/>	Post Code *	<input type="text" value="BT1 6HH"/>

For Re-mortgage cases please select 'Owner/Occupier - With Mortgage' for the first applicant and Joint Owner with first Applicant' for subsequent applicants. For Joint tenants please select Joint Tenant First Applicant for the first applicant and Joint Tenant with first applicant for the second applicant.

Residential status* ⓘ

Date moved into current address* ⓘ

Bank Account Details

Please tell us about your client's main bank account.

Sort code*	<input type="text"/>	Account number*	<input type="text"/>
Account holder's name*	<input type="text"/>	Account held* ⓘ	
		Years*	<input type="text"/>
		Months	<input type="text"/>

Submit Application - Employment and Income

Enter more information regarding the client's employer, such as address and whether it is their current or previous employer.

Ensure that you search for the address as the fields are required.

▼ Applicant 1

Where your client's current employment has been for a period of less than 3 years, please provide the details of their previous employment in the 'Additional Information' section at the end of the application.

Employed Income

Employer Details

Client's Employer name*

Asda

Current or previous employment* ⓘ

Current ▼

Employer's Address*

House number

Post code

Search

Address Line 1 *

Address Line 4

Address Line 2 *

Address Line 5

Address Line 3

Post Code *

Submit Application - Employment and Income (cont.)

Enter further information regarding the client's employer, including the employer's telephone number, employment start date, the client's occupation type and their job title.

The broker can edit the client's salary information at this stage if they notice an error.

Employment Information

Employer's contact telephone number*

Basis of Employment*

Not Known

Employment start date*

Occupation*

Occupation Type*

Choose an Option

Job Title*

How long has your client worked here? ⓘ

Years

0

Months

0

Type of income	Gross Annual Income	Net Monthly Income
(a) Basic Salary/income	£50,000.00	£3,000.00

Save Changes

Cancel

Employment Basis	Current employment	Type of Income	Gross Annual Income	Net Monthly Income	Action
Employed Income ▲	Current	(a) Basic Salary/income	£50,000.00	£3,000.00	

Submit Application - Client Outgoings

Information regarding Mortgage Protection will be found on screen 3 – client outgoings. Simply choose 'Yes' or 'No' to answer whether you will be arranging mortgage protection for the client.

The screenshot shows a multi-step application process. The top navigation bar has five steps: 1. Level of Service and Client Information (checked), 2. Employment and Income (checked), 3. Client Outgoings (active, highlighted in red), 4. Property and Valuation, and 5. Borrowing and Credit History. Below the navigation bar, the section is titled 'Applicant 1' with a dropdown arrow. Underneath is the 'Mortgage Protection' section. It contains a heading 'Mortgage Protection' followed by a paragraph: 'Mortgage Protection It may be important that your client(s) considers life /critical illness insurance for their mortgage. The Society is unable to offer any advice on the suitability of any protection or investment products.' Below this is a question: 'Are you arranging mortgage protection cover?' followed by a note: 'If you answer 'No' to this question, you must inform your client(s) that the Society will not arrange life/critical illness cover for them and they will be responsible for arranging their own life/critical illness cover.' Underneath is the 'Additional Mortgage Protection Details' section. It contains a label 'Arranging Mortgage Protection' and a dropdown menu currently set to 'No'. At the bottom right, there are four buttons: 'Cancel', '← Back', 'Save as Draft', and 'Next →' (highlighted in red). Below the buttons, it says 'Step 3 of 6*'. The entire form is enclosed in a black border.

<< ✓ Level of Service and Client Information ✓ Employment and Income **3 Client Outgoings** 4 Property and Valuation 5 Borrowing and Credit History >>

▽ Applicant 1

Mortgage Protection

Mortgage Protection
It may be important that your client(s) considers life /critical illness insurance for their mortgage. The Society is unable to offer any advice on the suitability of any protection or investment products.

Are you arranging mortgage protection cover?
If you answer 'No' to this question, you must inform your client(s) that the Society will not arrange life/critical illness cover for them and they will be responsible for arranging their own life/critical illness cover.

Additional Mortgage Protection Details

Arranging Mortgage Protection

No ▼

Cancel ← Back Save as Draft **Next →**

Step 3 of 6*

Submit Application - Property and Valuation

Provide the address of the property to be mortgaged – input the house number and postcode in order to search for the specific property.

Enter property information such as the property description (type of property), the year it was built and the warranty type.

The screenshot shows a multi-step application process. The current step is '4 Property and Valuation', which is highlighted in red. The previous steps are 'Employment and Income' and 'Client Outgoings', and the next steps are '5 Borrowing and Credit History' and '6 Solicitor and Direct Debit'. The 'Property Information' section contains the following fields:

- Property Address**
 - House number:
 - Post code:
 - Search** button
- Address Line 1 ***:
- Address Line 2 ***:
- Address Line 3**:
- Address Line 4**:
- Address Line 5**:
- Post Code ***:

The 'Property Information' section includes the following fields:

- Property description* ⓘ**:
- Year built* ⓘ**:
- Warranty type* ⓘ**:
- Property purpose* ⓘ**:
- New type***:
- Property tenure* ⓘ**:

Submit Application - Property and Valuation (cont.)

Enter valuation and viewing arrangement information. If an estate agent is selling the property, select 'yes' and provide the estate agent's name, contact number and address.

Valuation and Viewing Arrangements

Valuation required* ⓘ
Choose an Option ▼

Is an estate agent selling the property?*
No ▼

Contact's details ⓘ

Name*

Contact Number*

Contact's Address

House number

Post code

Search

Address Line 1 *

Address Line 4

Address Line 2 *

Address Line 5

Address Line 3

Post Code *

Additional Information

21

Submit Application - Borrowing and Credit History

Enter the questions provided regarding the client's credit history. If answered 'yes', provide further information where applicable.

Input the client's source of deposit and the amount they wish to deposit. Ensure to click the 'add' button to confirm this.

Enter the estimated completion date.

Credit History

Please confirm the answers to the following credit history questions for your client(s):
Has your client(s) ever,

Been refused a mortgage? * ⓘ	Made an arrangement with creditors? * ⓘ
<input type="text" value="Choose an Option"/>	<input type="text" value="Choose an Option"/>
Failed to keep up payments on any financial agreement(s)? * ⓘ	Had a county court judgement (CCJ) registered against them? * ⓘ
<input type="text" value="Choose an Option"/>	<input type="text" value="Choose an Option"/>
Been declared bankrupt? * ⓘ	Defaulted on any credit accounts? * ⓘ
<input type="text" value="Choose an Option"/>	<input type="text" value="Choose an Option"/>

If you answer 'Yes' to this question, please provide full details of the CCJ(s) in the additional information box when submitting the application

Source of Deposit

Source of deposit*	Amount*
<input type="text" value="Choose an Option"/>	<input type="text"/>

There are no Sources of Deposit.

Completion Date

Estimated completion date* ⓘ

Step 5 of 6*

Submit Application - Solicitor and Direct Debit

Enter the name of the solicitor firm who will be acting for your client, along with their postcode in order to search for the specific firm. Once found, ensure to click the 'Select' button to confirm.

<<

✓ Employment and Income

✓ Client Outgoings

✓ Property and Valuation

✓ Borrowing and Credit History

6 Solicitor and Direct Debit

>>

Solicitor

Please give the name of the Solicitor firm who will be acting for your client(s). If you are unable to find the Solicitor firm you are searching for, it is likely they are not on our approved panel. If this is the case, please contact your local branch or our Online Support Team on 0800 029 4837 to discuss your client(s) options before submitting the application.

For remortgage applications only: If your client has selected a product with free legals please search for Peden & Reid, BT1 5BU

You will not be able to submit your client's application without providing solicitor details.

Firm Name

Postcode

Search

Selected Solicitor

No Solicitor Selected

Contact Name

Submit Application - Solicitor and Direct Debit (cont.)

Read over the direct debit details provided and ensure these are satisfactory.

If your client is using the account previously provided for the direct debit input 'yes' and the fields will automatically fill out with the correct details. If your client is using a different account, input 'no' and enter the correct account information.

Direct Debit Details

Your client's monthly mortgage payment will be made by Direct Debit.

Your client's monthly mortgage payment will be made on the 28th of the month. If this date is not suitable for your client, your client can select the 5th or 15th of the month as the collection date.

The first payment will consist of both interest accrued in the month of completion and the first regular payment due.

A Direct Debit Mandate must be completed for each application submitted. The mandate must be signed by the applicant(s)/account holder(s) and must be received by the Society prior to release of an Offer of Advance. The applicant must provide a recent bank statement to verify the details on the Direct Debit Mandate.

A certified copy of the Direct Debit Mandate may be uploaded at submission or you may send the original signed mandate to the Progressive Branch dealing with your application.

Please click [here](#) to access a copy of the Direct Debit Mandate

Is Djed Spence using the account already provided for the direct debit?*

No ▼

Sort code*

Complete this field.

Account number*

Account Name*

Preferred Payment Day*

Choose an Option ▼

Cancel

← Back

Save as Draft

Convert To Application

Step 6 of 6*

24

Full Application Journey – Application Created

Here you will be presented with the created application, including an overview of the information about the client, the product selected and application documents.

Click on 'Submit Application' (circled – top right) to submit the application.

You may also delete the application by clicking on the 'delete' button.

Application - 70100396101

[Submit Application](#)[Delete](#)

Djed Spence

Applicant Name

+447825830453

Mobile

dspence@gmail.com

Email

1.29% 2 year variable discount rate

Product

£70,000.00

Loan Amount

20y 0m

Term

£482.71

Estimated Monthly Repayment

Draft

Status

Client Information

Main Applicant - Djed Spence[Edit](#)

[Hide Information](#)

Title

Mr

First Name

Djed

Middle Names

Previous Names

Surname

Spence

Date of Birth

10/09/1989

Marital Status

Single

What gender was your Client assigned at birth?

Male

Email

dspence@gmail.com

Mobile Phone

+447825830453

Nationality

British

National Insurance Number

PE342526D

Supporting Documents[Upload](#)

Please click [here](#) for supporting documentation requirements.

There are no documents available

Product Selection

Product	1.29% 2 year variable discount rate	Loan Amount	£70,000.00
Deposit Amount	£30,000.00	Term	20y 0m
Estimated Monthly Repayment	£482.71		

Additional Client Details

Do your client(s) own any other property either outright or with a mortgage ?

Choose an Option

Please give details here

If your client(s) have existing property, is this property being sold?

Choose an Option

If your client(s) are selling an existing property, what is the sale price of this property?

Property & Valuation[Edit](#)

Property Information

Address Line 1	Progressive Bldg Soc	Address Line 4	BELFAST
Address Line 2	Progressive House	Address Line 5	
Address Line 3	33-37 Wellington Place	Post code	BT1 6HH

Full Application Journey – Application Submission

Before submitting the application, read over the declaration and tick the checkbox to accept in order to proceed.

Choose a security question and answer accordingly. Click the 'Submit' button in order to submit the application.

You may also cancel by clicking the 'Cancel' button.

Declaration

By reading and accepting the Declaration you are confirming that your client(s) are fully aware that by processing a mortgage application, Progressive Building Society will search your client(s) credit file and a record of that search will be left (it will leave a hard foot print on the customers records). It is also your responsibility to ensure that your client(s) understand the Declarations they are making by submitting their Mortgage Application to the Society.

☒ I/we confirm I/we have read and understood the Society's Declaration and the Society's Rule and Mortgage Conditions.*

Security Question

Please answer the following question for all applicant(s). We will use this to help verify applicants identify when contacting the Society by phone in connection to this mortgage:

▼ Applicant 1

Security question*

Mother's maiden name ▼

Applicant's answer*

Watson

Submission

Once you are sure all the information is accurate and correct, you can submit your client(s) Mortgage Application. Please note you cannot change any information provided online after submission.

Cancel

Submit

Full Application Journey – Application Submitted

The application has now successfully been submitted, including an overview of the information about the client, the product selected and application documents.

You may upload supporting documents if required and view pre-generated application documents.

Application - 70100396101

Djed Spence Applicant Name	+447825830453 Mobile	dspence@gmail.com Email	1.29% 2 year variable discount rate Product	£70,000.00 Loan Amount	20y 0m Term
£482.71 Estimated Monthly Repayment	Submitted Status				

Client Information

Main Applicant - Djed Spence

[Hide Information ▲](#)

Title	Mr	Date of Birth	10/09/1989
First Name	Djed	Marital Status	Single
Middle Names		What gender was your Client assigned at birth?	Male
Previous Names		Email	dspence@gmail.com
Surname	Spence	Mobile Phone	+447825830453
		Nationality	British
		National Insurance Number	PE342526D

Additional Client Details

Do your client(s) own any other property either outright or with a mortgage? Choose an Option

Please give details here

If your client(s) have existing property, is this property being sold? Choose an Option

If your client(s) are selling an existing property, what is the sale price of this property?

Supporting Documents

Please click [here](#) for supporting documentation requirements.

[Upload](#)

There are no documents available

Product Selection

Product	1.29% 2 year variable discount rate	Loan Amount	£70,000.00
Deposit Amount	£30,000.00	Term	20y 0m
Estimated Monthly Repayment	£482.71		

Property & Valuation

Property Information

Address Line 1	Progressive Bldg Soc	Address Line 4	BELFAST
Address Line 2	Progressive House	Address Line 5	
Address Line 3	33-37 Wellington Place	Post code	BT1 6HH

Full Application Journey - Downloading your Client's Mortgage Offer and Valuation

When your client's online application has been fully underwritten and offered, you will receive an email notification advising that two new documents entitled 'Offer Of Advance' & 'Offer Letter to Intermediary' (highlighted) are available to view. These can be viewed in the Application Documents section.

Click the action button located to the right of the documents (circled) to download as PDF.

The screenshot displays a web interface for a mortgage application. On the left, the 'Client Information' section for 'Main Applicant - Eamon McAvoy' includes fields for Title (Mr), Date of Birth (3/5/1980), Marital Status (Married), First Name (Eamon), Middle Names, Previous Names, Surname (McAvoy), Email (emcavoy@pbsuat.test), Mobile Phone (+447472979255), Nationality (British), and National Insurance Number (JL784392D). Below this is the 'Additional Client Details' section with dropdown menus for property ownership and sale price. On the right, the 'Supporting Documents' section has an 'Upload' button and a message 'There are no documents available'. The 'Application Documents' section contains a table with columns for Date, Type, and Action. The table lists various documents, with the last two rows highlighted in yellow: 'Offer Of Advance / Acceptance/One Per Mo' and 'Offer Letter To Intermediary/'. The action buttons for these documents are circled in green.

Date	Type	Action
28/5/2024, 14:42	Mortgage Valuation	Download
28/5/2024, 14:42	Mortgage Valuation	Download
22/5/2024, 11:42	Mortgage Illustration	Download
22/5/2024, 11:42	Direct Debit Mandate	Download
22/5/2024, 11:42	Tariff Of Charges	Download
22/5/2024, 11:42	Mortgage Conditions 2019	Download
22/5/2024, 11:42	Mortgage App Remaining Section	Download
22/5/2024, 11:42	Mortgage App Section B	Download
22/5/2024, 11:42	Mortgage App Section A	Download
4/5/2024, 00:00	Offer Of Advance / Acceptance/One Per Mo	Download
4/5/2024, 00:00	Offer Letter To Intermediary/	Download

N.B: Where a physical valuation has been carried out, a copy of the valuation report will also be available for you to view. If you are unable to see a valuation report, this means that we have carried out an automated valuation.

Please note that in order for you to be notified that your clients offer is ready, you must have notifications turned on.

Full Application Journey – If a Re-Offer/Offer Extension is Required

Where an amended offer or an offer extension is required and we begin to process this, you will receive notifications which appear to show that the case has been re-submitted. This is normal and is a result of us moving the case through the various stages again.

When the amended offer / offer extension is ready you will receive a new offer notification. Please note that only the new offer will be available to view / download. The original offer will no longer be visible.

Application - 70100453091

Alex Brooks

Applicant Name

Sandra Brooks

Joint Applicant Name

+447479259302

Mobile

abrooks@pbsuat.test

Email

7.24% 3 year variable discount (Self Build)

Product

£70,000.00

Loan Amount

20y 0m

Term

£552.84

Estimated Monthly Repayment

Application Submitted

Status

Client Information

Main Applicant - Alex Brooks

Hide Information

Title

Mr

Date of Birth

9/6/1984

First Name

Alex

Marital Status

Married

Middle Names

What gender was your Client assigned at birth?

Male

Previous Names

Email

abrooks@pbsuat.test

Surname

Brooks

Mobile Phone

+447479259302

Nationality

British

National Insurance Number

JL784536D

Additional Client Details

Do your client(s) own any other property either outright or with a mortgage?

No

Please give details here

If your client(s) have existing property, is this property being sold?

No

If your client(s) are selling an existing property, what is the sale price of this property?

Please confirm if your client(s) have/had any investment or mortgage accounts with the Society

No

Please give details here

Financial Dependants

There are no Dependants

Supporting Documents

Please click [here](#) for supporting documentation requirements.

Upload

There are no documents available

Application Documents

Date	Type	Action
20/6/2024, 08:59	Mortgage Valuation	Download
20/6/2024, 08:59	Mortgage Valuation	Download
10/6/2024, 15:50	Mortgage Illustration	Download
10/6/2024, 15:50	Tariff Of Charges	Download
10/6/2024, 15:50	Direct Debit Mandate	Download
10/6/2024, 15:49	Mortgage Conditions 2019	Download
10/6/2024, 15:49	Mortgage App Section B	Download
10/6/2024, 15:49	Mortgage App Remaining Section	Download
10/6/2024, 15:49	Mortgage App Section A	Download
7/5/2024, 00:00	Offer Letter To Intermediary/	Download
7/5/2024, 00:00	Mortgage Illustration/One Per Mortgage	Download
7/5/2024, 00:00	Offer Of Advance / Acceptance/One Per Mo	Download

Show 50

Other Portal Features

You have a profile page, where you can view and edit your details, or add an administrator. You can find this page by clicking your own name on the top right corner.

You can contact us online by visiting the “Contact Us” page on the top navigation bar.

You can edit the broker’s preferred communication method.

The screenshot shows the user profile page for 'Broker Name' at Progressive Building Society. The page includes a navigation bar with 'Home', 'Mortgage Action', and 'Contact Us'. The profile section displays a placeholder for a profile picture, the user's name 'Broker Name', email 'bfs@btinternet.com', address '33/37 Wellington Place, Belfast, Co Antrim, Northern Ireland, BT1 6HH', and phone number '07969656398'. There is a 'Change Password' button. To the right, there are sections for 'My Broker Admin' (with an 'Add Broker Admin' button and a message about setting up an administrator) and 'My Cases' (stating 'There are no cases available'). Below the profile section, there are two expandable sections: 'My Details' and 'Preferred Contact Method'. The 'My Details' section shows contact information for mobile, alternate mobile, email, and address. The 'Preferred Contact Method' section shows options for Email, SMS, and WhatsApp, all set to 'No, thanks'. An orange arrow points from the text 'You can edit the broker’s preferred communication method.' to the 'Preferred Contact Method' section.

Progressive Building Society

Broker Name

Home Mortgage Action Contact Us

Broker Name
bfs@btinternet.com
33/37 Wellington Place, Belfast, Co Antrim, Northern Ireland, BT1 6HH
07969656398
Change Password

My Broker Admin Add Broker Admin

You don't have an administrator set up. If you would like to add an administrator please follow the instructions on screen.

My Cases

There are no cases available

My Details Edit

Confirmed Mobile	07969656398	Address	33/37 Wellington Place, Belfast, Co Antrim, Northern Ireland, BT1 6HH
Alternate Mobile	07969656398		
Alternate Email	bfs@btinternet.com		
Confirmed Email	danny@boy.test.com		

Preferred Contact Method Edit

Email	No, thanks
SMS	No, thanks
WhatsApp	No, thanks



We hope you found this guide helpful and informative.

If you need any help using our Broker portal, please call our Online Support Team on 0800 0294 997. Lines open Monday – Friday, 9:00am – 5:00am. Alternatively, write to our head office: 33-37 Wellington Place Belfast BT1 6HH.