# **Full Application Journey**

For Intermediary use only



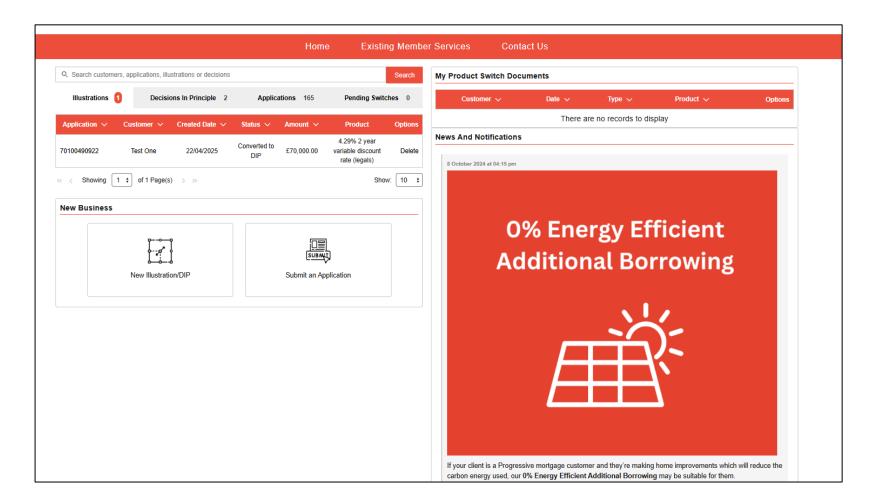
#### **About this Guide**

This guide will provide you with an overview of the full application journey. 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 generating a Decision in Principle or have any questions regarding our broker portal in general, 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 a decision in principle, click on 'New Illustration/DIP' located on the broker homepage.



### Full Application Journey – Eligibility

You will be navigated to the first screen of the journey - 'Eligibility'.

Please ensure that your client meets all 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:

- 1. Buying a home;
- 2. Remortgage; and
- 3. Self-Build.

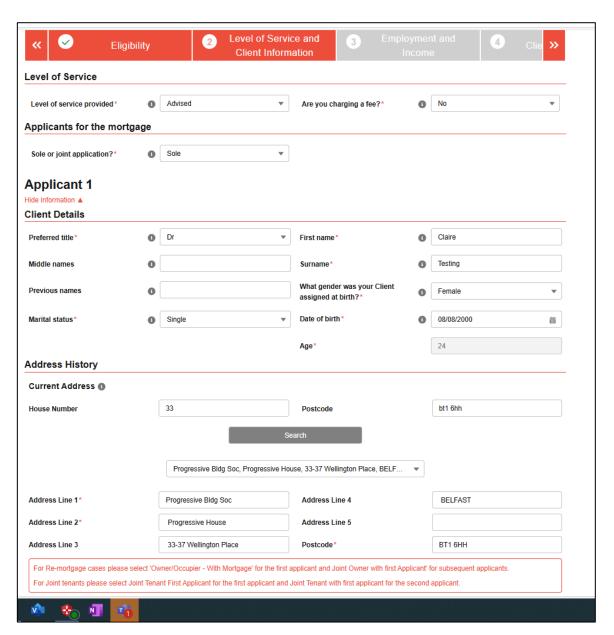
Click the Next button to continue

#### Full Application Journey – 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.



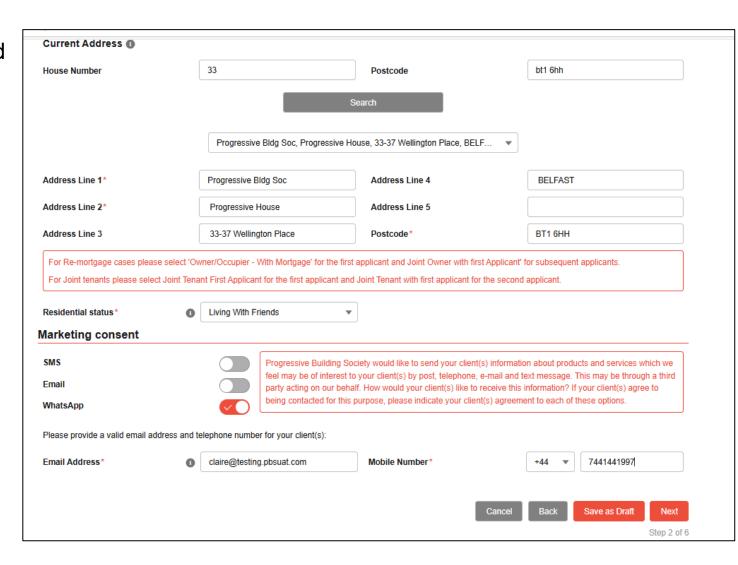
#### Full Application Journey – Level of Service / Client Information

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



#### Full Application Journey – Employment and Income

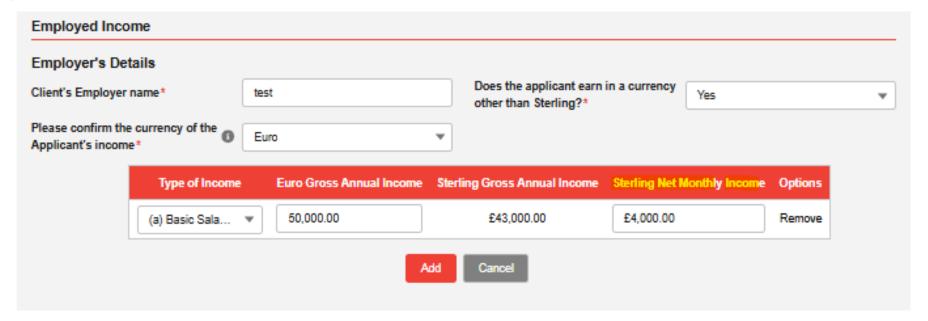
Enter the client's planned retirement age.

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

You will also be asked to confirm if the applicants earn in Sterling, Euro or another currency.

#### Foreign currency only

Where Euro is selected, please enter the annual income in Euros. We will automatically convert this into sterling. **The net monthly income must be entered in Sterling.** To assist you with a conversion, you can use https://www.oanda.com/currency-converter/en/?from=EUR&to=USD&amount=1



## Full Application Journey – Client Outgoings

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

All expenditure must be entered in Sterling.

#### **Applicant - Jane Smith**

Hide Information A

#### Expenditures

All expenditure must be provided in Sterling (£).

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	Options
Childcare	£0.00	Reset
Alimony / maintenance	€0.00	Reset
Cost of repayment strategy (interest only)	£0.00	Reset
Cost of other mortgage(s) not to be re-paid	£0.00	Reset
Housekeeping/food/washing	£0.00	Reset
Gas/electric/oil	£0.00	Reset
Rates & ground rent	£0.00	Reset

#### Full Application Journey – Product Selection

Confirm the client's property value, loan amount and required term to retrieve products.

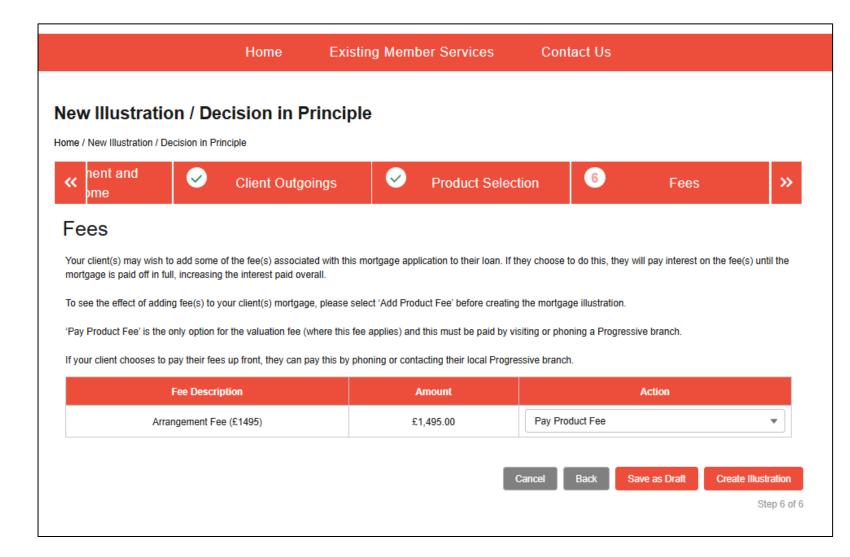
Click on 'Find Mortgages' and choose an available product from the search results.

#### Foreign Currency Only

You will be able to select an asset or other means of repaying an interest only or part interest only mortgage in Euro. Please note that we can only accept a Euro asset for an interest only mortgage if the applicant(s) earn in Sterling

### **Full Application Journey – Fees**

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

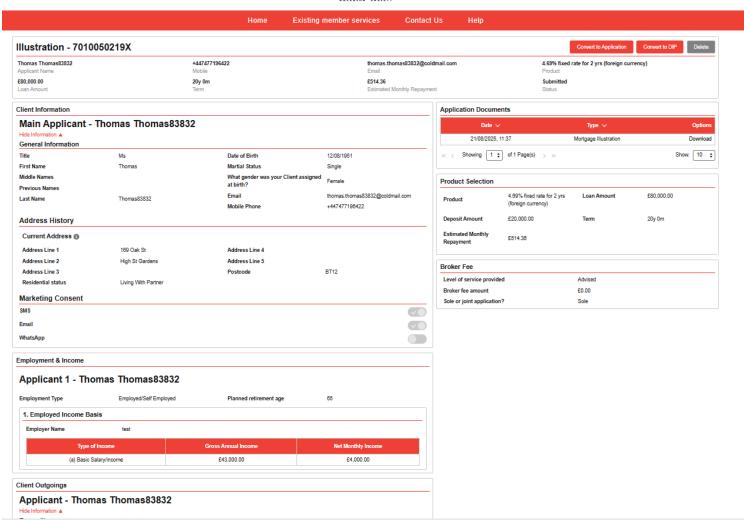


#### **New Illustration**

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

At this stage you will receive the Mortgage Illustration and the Pre-Sale notification for Foreign Currency mortgages if applicable.

Click on the 'Convert to DIP' button to convert the illustration to a decision in principle. PROGRESSIVE



#### **Decision in Principle & Convert to Application**

The Decision in Principle has now successfully been generated.

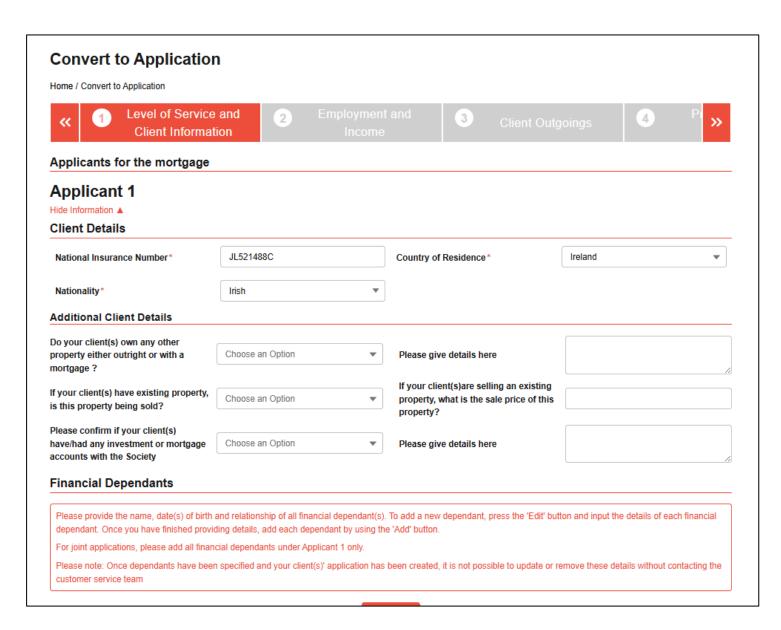
You can then convert to an application and view the application documents.

Click on 'Convert to Application' to continue the full application journey.

#### **Submit Application – Client Information**

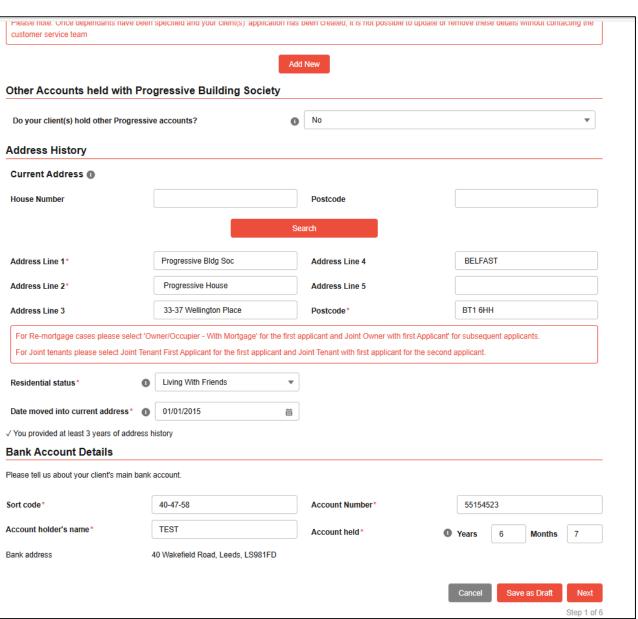
Enter the remaining client details such as NI Number, Country of Residence and Nationality.

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



#### **Submit Application – Client Information**

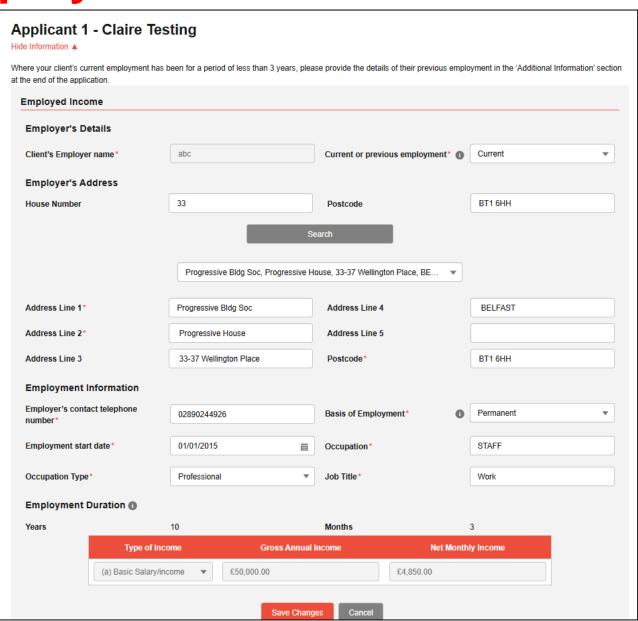
Enter the client's address history (including house number and post code) residential status, date moved into current address and their bank account details



#### **Submit Application – Employment & Income**

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

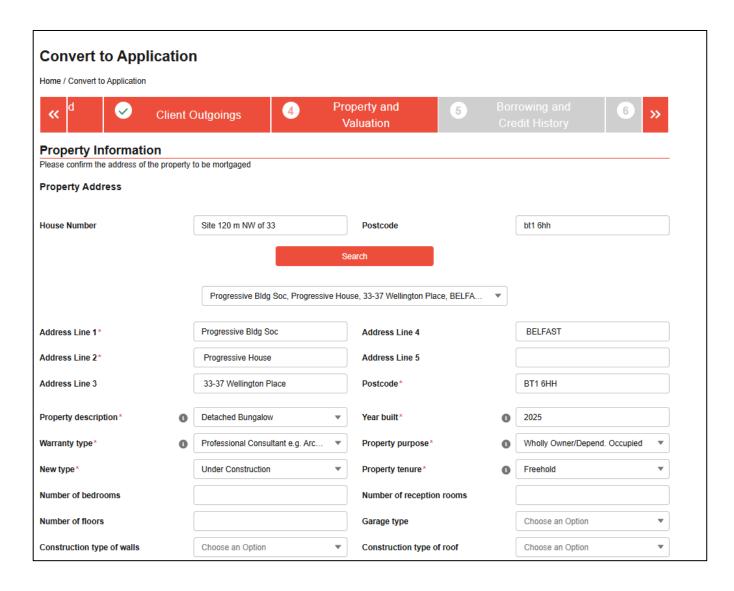
Ensure that you search for the address as the fields are required



### **Submit Application – Property & Valuation**

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

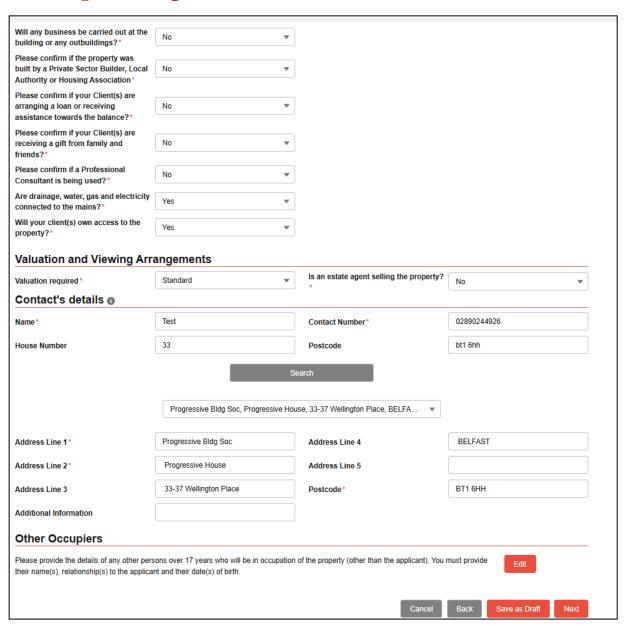
Enter property information such as the property description (type of property), the year it was built and the warranty type



### **Submit Application – Property & Valuation**

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

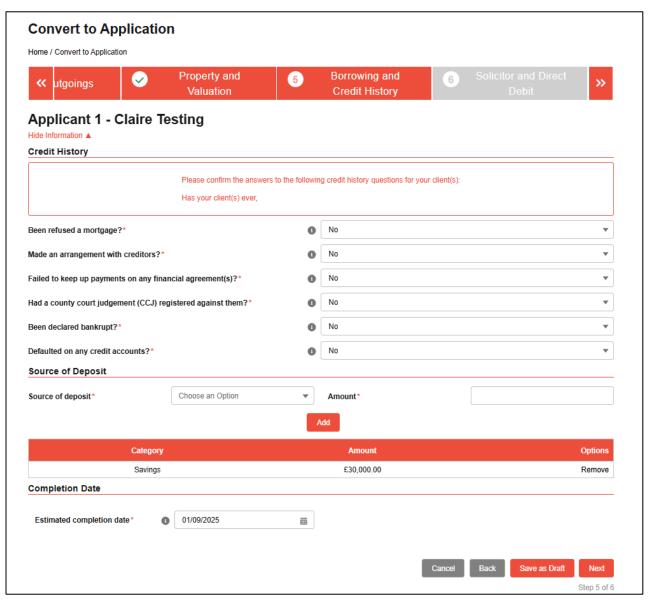


## **Submit Application – Borrowing & Credit History**

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.

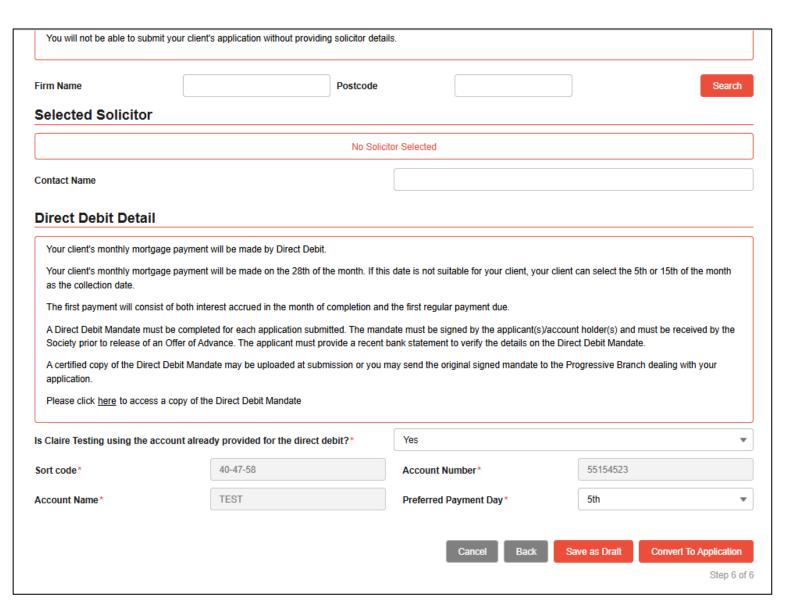
Ensure to click the 'add' button to confirm this. Enter the estimated completion date



#### **Submit Application – Solicitor & 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

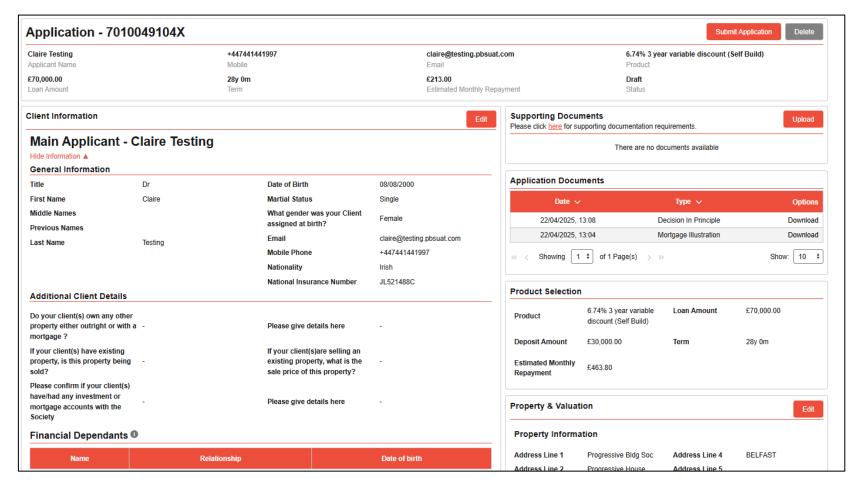


### **Submit Application – Application Created**

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' (top right) to submit the application.

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



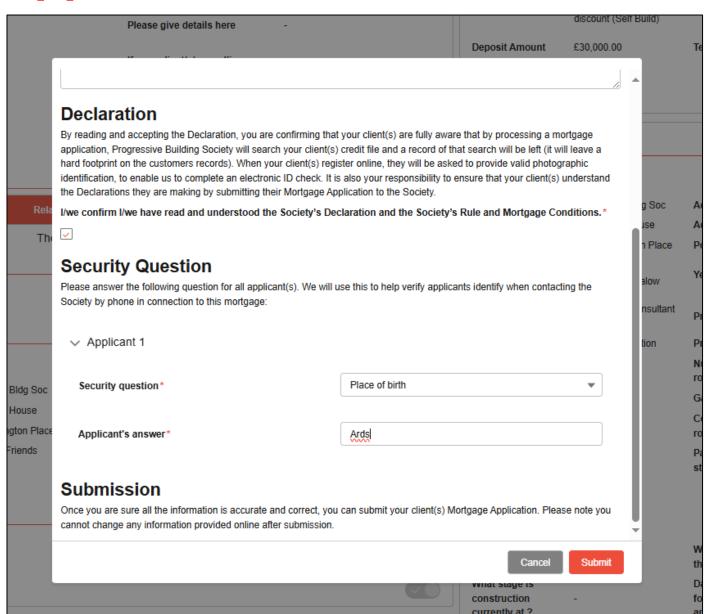
## **Submit Application – Application Submission**

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



#### **Submit Application – 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.

#### FCL Only

The pre-sale notification will also be generated this point and available to your Client when they login

#### **Submit Application – Your Clients Offer**

When your client's online application has been fully underwritten and offered, you will receive an email notification advising that a new documents titled 'Offer Of Advance' is 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

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 resubmitted. This is normal and is a result of us reviewing the application