

**The Loughborough  
Building Society**



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## How to Guide- Intermediary Sales

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## **0.1 Fee Payments**

As of 13/05/2024-09/2024 the MSO system does not have a payment gateway so there will be a manual task in the underwriting process to take the fee via card details meaning no fees will be taken through the intermediary portal during this period.

## 1.0 Intermediary Login

When the intermediary portal has been opened, input your unique username and password in the designated area.

### Intermediary login

#### Login

Username

Password

[Forgotten username?](#) [Forgotten password?](#)

[Login](#)

#### Not registered?

Before you can use our Portal and submit business to us, you'll need to register to join our panel.

To register your Firm on our panel, you need to be Directly Authorised and a member of Simply Biz, Legal & General, TMA or Advise Wise mortgage club. You'll find everything you need to register with us, including an Intermediary Panel Application form, at [theloughborough.co.uk/intermediaries/registration](https://www.theloughborough.co.uk/intermediaries/registration). Once you've completed an Intermediary Panel Application Form, please send it together with a copy of your Professional Indemnity Insurance to [brokers@theloughborough.co.uk](mailto:brokers@theloughborough.co.uk). We'll send you a confirmation email when your registration has been accepted.

Once your registration has been accepted, and your Firm has been added to our panel, you can get access to our Portal by completing our Intermediary user registration form here: <https://www.theloughborough.co.uk/intermediaries/registration>.

[Register for Loughborough Building Society.](#)

## 1.1 Creating a New Case

To create a case within MSO Intermediary Sales, click on the **'+Create new case'** button situated in the top left hand of the welcome screen.

## Welcome Mr Michael Jackson

[+ Create new case](#)  [Search all cases](#)

[All cases](#) showing 1 of 1 pages

#### Quick links

- [3 Cases requiring action](#)
- [Cases with alerts](#)
- [6 Active cases](#)
- [5 Unsubmitted cases](#)
- [1 Submitted cases - Pre offer](#)
- [Submitted cases - Offered](#)

[View our lending policy](#)

#### Tyler Smith

[M100001905](#) - New Purchase  
Active - Decision in Principle

**Actions** **Alerts** [Tracking](#)

- 02/05/24 09:13 The data protection declaration has been accepted.
- 02/05/24 09:13 The case has been created.

#### Leona MCCartney

[M100001399](#) - Remortgage  
Active - Decision in Principle

**Actions** **Alerts** [Tracking](#)

- Last three years Tax Year Overview (Standard Self Employed) for Leona MCCartney
- Last three years SA302s (If accountant not member of approved body, SA302's are required) for Leona MCCartney
- Last three years accounts (Standard Self Employed) for Leona MCCartney

[See more](#)

#### Katy Mayuran

[M100001231](#) - Remortgage  
Active - Pre Offer

**Actions** **Alerts** [Tracking](#)


- 11/04/24 13:23 The Last three years Tax Year Overview Case Requirement has been received and confirmed as satisfactory.
- 11/04/24 13:23 The Last three years SA302s Case Requirement has been received and confirmed as satisfactory.
- 11/04/24 13:22 The Last three years accounts Case Requirement has been received and confirmed as satisfactory.

[See more](#)

## 1.2 Create new case for Loughborough Building Society

Firstly, select an owner for the case by clicking on the downwards arrowhead icon.

### Select an owner for the case

After a case owner has been selected, select a payment route by clicking on the drop-down menu under **'Payment route'**.

input the **'Application type'** as either **'New Purchase'** or **'Remortgage'** and then set the **'Property purpose'** as either **'Owner occupation'**, **'second property'** or **'Buy to let'**. If the buy to let option is selected, an extra statement will be introduced stating that the applicant is not a portfolio landlord.


Please read all of the statements to the applicant and make sure that they all apply. Once the statements have been read and understood, click on the first tick box. If the applicant(s) consent to you acting on their behalf, click the tick box that applies.

Lastly, click on the hyperlink labeled **'Here'** so that you can read 'Use of my information' to the applicant(s) and that they agree to their information being used in a specific way. Once they consent, click on the last tick box. See below for a completed example Screen. Once all relevant information has been added, click on the **'Add Applicants'** arrow button to proceed with the case.

## Create new case for Loughborough Building Society

**Please select**

Select an owner for the case

Michael Jackson (michael@lock.co.uk) 

**Application type**


New Purchase  
 Remortgage

**Property purpose**

Owner Occupation  
 Second Property  
 Buy to Let

**Before you proceed**

**Payment route**

FINANCE ADVICE GROUP LTD 


Please confirm that the following statements apply to the application:

- No applicants receive income from foreign currency.
- Applicant(s) employment history and income multiples meets our lending criteria.
- You are not applying for this mortgage on your own behalf.
- The security address is in mainland England and Wales only (excluding Isle of Man, Guernsey, Jersey, Scilly Isles & Isle of Wight (the Channel Islands).
- All applicants have 3 years UK address history and permanent rights to reside, indefinite leave to remain, settled or pre-settled status.
- All applicants are aged over 18 years.
- No applicants have been declared bankrupt or had a property repossessed within the last 3 years.
- There are no more than four applicants.

I confirm that all of the above statements apply

I confirm that all applicants have consented to my acting on their behalf

I confirm that I have read 'Use of my information' to the applicant(s) and they agree to their information being used in the way specified: [here](#)

[Cancel](#) **Add applicants** 

### 1.3 Add Applicants

The following information of the applicant(s) will need to be entered:

1. Applicant type
2. Forename
3. Surname
4. Date of birth

Once an applicant's details have been added in the designated fields, click on the **'Add+**' button. See an example below.

The image shows two side-by-side panels. The left panel, titled 'Add applicant', contains four input fields: 'Applicant type' (a dropdown menu with 'Please select...' selected), 'Forename', 'Surname', and 'Date of birth' (with a placeholder 'dd/mm/yyyy'). An 'Add' button with a plus icon is at the bottom right. The right panel, titled 'Applicant list', displays a table with two rows of data. Each row has an 'Actions' dropdown menu. At the bottom of the right panel is a 'Create case' button with a plus icon. At the bottom left of the entire interface is a 'Cancel' button with a left arrow icon.

Applicant name	Date of birth	Applicant type	Actions
Jane Smith	19th Aug 2001 (22)	First time buyer	Actions ▾
Tyler Smith	21st May 1999 (24)	First time buyer	Actions ▾

Repeat this process until all of the applicants have been added. If an applicant needs to be removed, click on the **'Actions'** link and then select **'Remove.'** Once the applicant(s) have been added, click on the **'Create New Case'** arrow button situated at the bottom right.

## 2.0 How to Obtain a Decision in Principle

With a case created, you will be taken back to the home screen, where the case will be visible to be taken further. Click on the hyperlink on the case to proceed with further options. You can also search for the case by entering the individuals' full name.

Welcome Mr Michael Jackson

Create new case

Surname, full name or case ID  Search all cases

Quick links

- Cases requiring action
- Cases with alerts
- Active cases
- Unsubmitted cases
- Submitted cases - Pre offer
- Submitted cases - Offered

View our [lending policy](#)

All cases showing 1 of 1 pages

**Tyler Smith**

M100001905 - New Purchase  
Active - Decision in Principle

Actions Alerts Tracking

- 02/05/24 09:13 The data protection declaration has been accepted.
- 02/05/24 09:13 The case has been created.

**Leona MCCartney**

M100001392 - Remortgage  
Active - Decision in Principle

Actions Alerts Tracking

- Last three years Tax Year Overview (Standard Self Employed) for Leona MCCartney
- Last three years SA302s (If accountant not member of approved body, SA302s are required) for Leona MCCartney
- Last three years accounts (Standard Self Employed) for Leona MCCartney

[See more](#)

**Katy Mayuran**

M100001231 - Remortgage  
Active - Pre Offer

Actions Alerts Tracking

- 11/04/24 13:23 The Last three years Tax Year Overview Case Requirement has been received and confirmed as satisfactory.
- 11/04/24 13:23 The Last three years SA302s Case Requirement has been received and confirmed as satisfactory.
- 11/04/24 13:22 The Last three years accounts Case Requirement has been received and confirmed as satisfactory.

[See more](#)

With the case selected, the following screen will appear. To get a DIP, click on the grey 'Get a decision' button.

### Case summary

Next steps

**i** A new case has been created.

Get an illustration or **Get a decision**

Other options

- Produce a [new illustration document](#)
- [Cancel](#) the case

**Overview**

1/13

Active - Created

Last activity:  
The case has been created.

[Case tracking](#)

- Loughborough Building Society
- New Purchase
- Owner Occupation

**Documents required**

There are currently no documents that you need to provide in order to progress this case.

**Case information**

[View case tracking](#)

### 3.0 Obtaining a Decision in Principle for a Buy to Let Property

#### Case home

Next steps

**i** A new case has been created. **Obtain decision in principle**

Other options

- [Cancel the case](#)

**📄** Required documents

There are currently no documents that you need to provide in order to progress this case.

**☰** Case progress

Active - Created

Last activity: case-created 12 minutes ago [Case tracking](#)

**📄** Case summary

Case owner: [Niken Mesvania](#) ▾

Application type: New Purchase

Property purpose: Buy to Let

Total loan amount:

[View](#) ▾

Click on the button labeled ‘**Obtain decision in principle**’ to proceed with the case.

### 3.1 Loan Requirements

With the ‘obtain decision in principle’ button clicked; the following screen will appear.

#### Loan requirements

**🏠** Property

Property location

England

Wales

Has the applicant(s) located the property they wish to buy?

Yes  No

Property ownership type

With the selected options only Standard ownership is available.

Purchase price

£

**🏠** Buy To Let Details

Letting type

Please select... ▾

Do any of the applicants or their relatives intend to live in the property during the mortgage term?

Yes  No

Would any of the applicants be providing a portfolio form to support the application?

Yes  No

Expected monthly rental income

£

Would the applicants like to opt in to top slicing?

For more information on our top slicing lending policy please refer to our [intermediary website](#)

Yes  No

Expected tenancy length

Please select... ▾

How many unencumbered rental properties do the applicants own?

**£** Loan requirements

Total loan amount

£

Interest only amount

£

Preferred loan term

years  months

[Personal details](#) 🔗



## 3.2 Property Information

The screenshot shows a form titled 'Property' with a home icon. It contains the following fields:

- Property location:** Radio buttons for 'England' and 'Wales'.
- Property ownership type:** A text label with a note: 'With the selected options only Standard ownership is available.'
- Purchase price:** A text input field with a '£' symbol on the left.
- Has the applicant(s) located the property they wish to buy?:** Radio buttons for 'Yes' and 'No'.

For the property section of 'Loan requirements', the following information needs to be input:

1. Property Location- either England or Wales
2. Has the applicant(s) located the property they wish to buy? – either yes or no.
3. Purchase price- the price of the house they wish to purchase

If the option 'Yes' is selected on the question regarding the property, the following section will be revealed.

Firstly, for the property type option, set it to the correct type that the applicant wishes to buy i.e. Bungalow. Then select whether the property is a new build. Lastly select if the property is in Loughborough Building Societies preferential area (DE, NG, LE) Yes or No, for information purposes only.

### Property Type

Please select...

Is the property a new build (are you the first owner/occupier since the property was built/converted to its current state)?

Yes  No

Is the property in the lender's preferential area?

For more information about the lender's preferential area, please see their website.

Yes  No

See [3.3 Deposits](#) to proceed with the application.

## 4.0 Obtaining a Decision in Principle for a New Purchase Application

With the 'obtain decision in principle' button clicked; the following screen will appear. You are required to fill in all of the information on this screen.

### Loan requirements

The screenshot shows a form titled 'Loan requirements' with a pound sign icon. It contains the following fields:

- Property location:** Radio buttons for 'England' and 'Wales'.
- Property ownership type:** Radio buttons for 'Standard', 'Shared Ownership', 'Right to Buy', 'Joint Borrower Sole Proprietor', and 'Discounted'.
- Purchase price:** A text input field with a '£' symbol on the left.
- Has the applicant(s) located the property they wish to buy?:** Radio buttons for 'Yes' and 'No'.
- Will any of the applicants have legal ownership of any properties other than the security property?:** Radio buttons for 'Yes' and 'No'.
- Total loan amount:** A text input field with a '£' symbol on the left.
- Preferred loan term:** A form with 'years' and 'months' labels, and a '0' in the months field.

At the bottom right, there is a link for 'Personal details' with an external link icon.

## 4.1 Property Type

The screenshot shows a form titled 'Property' with the following fields:

- Property location:** Radio buttons for 'England' and 'Wales'. Both are highlighted with a red box.
- Property ownership type:** Text indicating 'With the selected options only Standard ownership is available.'
- Purchase price:** A text input field with a pound sign (£) and a red box around it.
- Has the applicant(s) located the property they wish to buy?:** Radio buttons for 'Yes' and 'No'. Both are highlighted with a red box.

For the property section of 'Loan requirements', the following information needs to be input:

1. Property Location- either England or Wales.
2. Has the applicant(s) located the property they wish to buy? – either yes or no.
3. Purchase price- the price of the house they wish to purchase.

If the option 'Yes' is selected on the question regarding the property, the following section will be revealed.

Firstly, for the property type option, set it to the correct type that the applicant wishes to buy i.e. Bungalow.

Then select whether the property is a new build.

Select whether the applicant(s) will have legal ownership other than the property at hand in the relevant section. If this is applicable then please select yes.

When the 'Property ownership type' is set to 'Discounted' new fields are added within the section as seen below.

The screenshot shows the 'Property Type' section with the following fields:

- Property Type:** A dropdown menu with 'Please select...' and a downward arrow.
- Is the property a new build (are you the first owner/occupier since the property was built/converted to its current state)?** Radio buttons for 'Yes' and 'No'.
- Will any of the applicants have legal ownership of any properties other than the security property?** Radio buttons for 'Yes' and 'No'.
- Is the property in the lender's preferential area?** Radio buttons for 'Yes' and 'No'. Below this is a link: 'For more information about the lender's preferential area, please see their website.'

The screenshot shows the 'Property' section with the following fields:

- Property location:** Radio buttons for 'England' (selected) and 'Wales'.
- Has the applicant(s) located the property they wish to buy?:** Radio buttons for 'Yes' (selected) and 'No'.
- Property Type:** A dropdown menu with 'Semi-detached House' and a downward arrow.
- Is the property a new build (are you the first owner/occupier since the property was built/converted to its current state)?** Radio buttons for 'Yes' (selected) and 'No'.
- Will any of the applicants have legal ownership of any properties other than the security property?** Radio buttons for 'Yes' and 'No' (selected).
- Is the property in the lender's preferential area?** Radio buttons for 'Yes' (selected) and 'No'. Below this is a link: 'For more information about the lender's preferential area, please see their website.'
- Property ownership type:** Radio buttons for 'Standard', 'Shared Ownership', 'Right to Buy', 'Joint Borrower Sole Proprietor', and 'Discounted' (selected).
- Discounted purchase:** Radio buttons for 'Purchase from Family Member', 'Private tenant Purchase from Landlord', 'Right to acquire', 'First Homes', and 'Other Discounted Market Sales'. This section is highlighted with a red box.
- Discounted purchase price:** A text input field with a pound sign (£) and the value '350,000'. This field is highlighted with a red box.
- Full market value:** A text input field with a pound sign (£) and a red box around it.
- Percentage discount:** A text input field with a percentage sign (%).

Set the 'Discounted purchase' field to the relevant option i.e. 'Purchase from a Family member'. Next, set the 'Discounted purchase price' to the correct field and then set the 'Full market value' to the value of the property.

## 4.2 Loan Requirements Sub-Section

The screenshot shows a form titled 'Loan requirements'. It contains two main input sections: 'Total loan amount' with a currency symbol (£) and a text box, and 'Preferred loan term' with separate boxes for years and months. A 'Personal details' link is visible at the bottom right.

The loan requirements will be populated with unique fields based on the option chosen for 'Property ownership type'; located in the 'Property' sub-section.

### Standard

The only unique data field that will be added under 'Standard' is 'Interest only amount' which is an optional field. If you are applying for a mortgage that is completely interest only you would input the loan amount of £100,000.00 and the Interest Only amount of £100,000.00, alternatively if this was a part and part application you would input the full loan amount as £100,000.00 and the element you wish to have on interest only for example £50,000.00, the system will then calculate based on £50,000.00 capital repayment and £50,000.00 interest only

This screenshot shows the 'Loan requirements' form with an additional 'Interest only amount' field. The 'Total loan amount' and 'Preferred loan term' fields are present, along with the 'Interest only amount' field which has a currency symbol (£) and a text box containing the number '0'.

### Shared Ownership

When the option 'Shared Ownership' is selected, a data field will appear for the 'Full Market Value' of the property, please input the correct figures.

### Right to Buy

When the option 'Right to Buy' is selected a data field will appear for the 'Full Market Value' of the property and the 'Discounted Purchase Price', please input the correct figures.

### Joint Borrower Sole Proprietor

Selecting this option will reveal a new sub-section labeled 'joint Borrower Sole Proprietor' as shown below. A minimum of two applicants must be added to allow the creation of a JBSP option.

The screenshot shows a sub-section titled 'Joint borrower sole proprietor'. It includes a link for more information and two radio button options: 'Test Case 1' and 'Test Case 2', each with 'Yes' and 'No' choices.

A vertical stack of four input fields, each with a currency symbol (£) and a text box. The labels are: 'Purchase price of share', 'Full market value', 'Discounted purchase price', and 'Full market value'.

Select which applicants will be on the Title Deeds at completion in the relevant section. The non occupier will not be named on the deed.

After the Loan Requirements sub-section is populated, click on the **'Deposit details'** arrow button situated at the bottom right of the screen.



### 4.3 Deposit Details

Clicking on the 'Deposit details' arrow button will display the following screen.

The screenshot shows two side-by-side panels. The left panel, titled "Add deposit details", contains a dropdown menu for "Source of deposit" with "Please select..." as the current selection, and a text input field for "Amount towards deposit" with a "£" symbol. A red box highlights the dropdown menu. Below the input field is a red "Add" button with a right-pointing arrow. The right panel, titled "Deposit list", contains the text "No sources of deposit have been entered." At the bottom of the screen, there are two navigation buttons: "Loan requirements" on the left and "Personal details" on the right, both with right-pointing arrows. A red box highlights the "Personal details" button.

This screen requires you to input the information regarding how the applicant(s) obtained the deposit for the property, the following options are available, choose the relevant option:

1. Savings
2. Builder deposit
3. Vendor cashback or incentive
4. Equity
5. Gift
6. LSAP/FHTB
7. Housing association RSL
8. Tenants incentive scheme
9. First homeowner grant

Next, enter the amount that the applicant is contributing towards the deposit from the selected source, for example, applicant one is depositing £50,000 from savings. Once an amount and source are entered, click the **'Add+'** button to add the information into the 'Deposit List' section as seen below. Multiple source **CAN** be added, just enter the source and amount of the deposit and click the **'Add+'** button again.

The screenshot shows the same two side-by-side panels as before. In the "Add deposit details" panel, the "Source of deposit" dropdown now shows "Savings" and the "Amount towards deposit" input field contains "£50,000". A green box at the bottom of this panel contains the text "Total deposit amount entered." The "Deposit list" panel now displays a table with two columns: "Source" and "Amount". The table contains one row: "Savings" and "£50,000". A red box highlights the "Savings" and "£50,000" cells. To the right of the "Savings" cell is a blue "Actions" dropdown menu. At the bottom of the screen, the "Personal details" button is highlighted with a red box.

Once all the deposits have been entered, click on the 'Personal details' button.

## 4.4 Personal Details

When the 'Personal details' button is clicked, the following screen will appear. THIS SCREEN WILL BE REPEATED FOR ALL OF THE APPLICANTS.

**Personal details**

Title

Forename

Middle name(s) (optional)

Surname

Gender  Female  Male

Is the applicant an existing Loughborough Building Society customer?  Yes  No

Mobile phone number

Nationality

Date of birth

Marital status

Is the applicant retired?  Yes  No

Is this applicant a permanent UK resident?  Yes  No

**Financial dependants**

The focus is on capturing the financially dependent - i.e. children, elderly or unemployed relatives - as this could impact affordability. Where the customer pays maintenance, the dependant should not be added.  
Where applicants have joint responsibility for a dependant, please only enter against one applicant.

Number of financially dependent children

Number of financially dependent adults

**Name changes**

Has this applicant changed name in the last 3 years?  Yes  No

**Deposit details**

[Address history](#)

The following fields will need to be completed to proceed with the application:

1. Title
2. Forename
3. Middle name- This is an optional field.
4. Surname
5. Gender- select from the option available.
6. Is the applicant an existing LBS customer? - select from the option available.
7. Mobile phone number
8. Nationality
9. Number of financially dependent children
10. Number of financially dependent adults
11. Has the applicant changed their name in the last 3 years? - select from the option available.

Fill in the fields with the correct information received from the applicant and repeat this process with all applicants for the loan, this option will be available when '**Personal details**', '**Address history**' and '**Current income**' in filled in for the current applicant. When all of the information is filled out, click on the '**Address history**' arrow button situated to the bottom right of the current screen.

## 4.5 Address History

The following screen will appear for Address history.

The screenshot shows two panels. The left panel, titled 'Add address', contains the text 'We need to capture address history for last 3 years' and an 'Add' button with a plus icon. The right panel, titled 'Address list', contains the text 'No addresses entered'. At the bottom of the interface, there are two links: 'Personal details' on the left and 'Current income' on the right.

Firstly, click on the 'Add+' button to log an address for the applicant. The following screen will appear.

The 'Address details' form includes the following fields and options, with red boxes highlighting the 'When did you move in?' section, the 'Occupancy' dropdown, the 'Address type' radio buttons, the 'Building name or no' text box, the 'Postcode' text box, the 'Find Address' button, and the 'or enter address manually' link.

- When did you move in?: Month (dropdown), Year (dropdown)
- Occupancy: Please select... (dropdown)
- Address type:  UK,  BFPO,  Overseas
- Building name or no: [Text box]
- Postcode: [Text box]
- Find Address: [Button]
- or enter address manually: [Link]

Enter the information listed below:

1. Move in date or current address- month and year.
2. Occupancy
3. Address type
4. Building name or number
5. Postcode

To quickly find an address, enter the Postcode of the applicants living address and then click the '**Find Address**' button. You will be presented with a list of addresses, select the correct address.

When the address has been selected, it will be automatically added to the address list of the current applicant. Alternatively, you can enter the information manually using the hyperlink located below the 'Find Address' button.

Postcode

LE11 2QB

Find Address

[or enter address manually](#)

Loughborough Bldg Soc  
6 High Street  
LOUGHBOROUGH  
Leicestershire  
LE11 2QB

[Search](#) [Edit](#)

[Save](#)

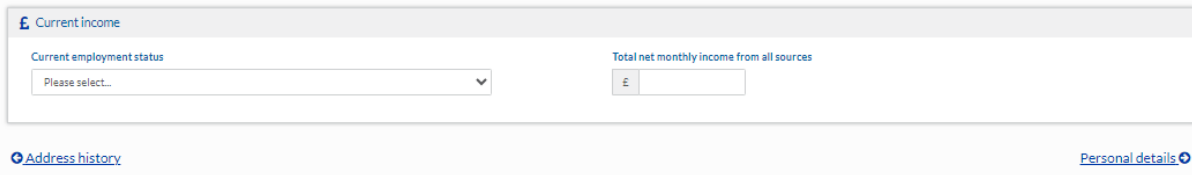
When all the address information has been added, click on the 'Save' arrow button located on the right-hand side of the screen. We need to capture address history for the past 3 years so repeat the process of adding an address if 3 years of address data has not been captured.

When the address(s) history has been captured, click the 'Current income' arrow button located on the right-hand side of the screen.

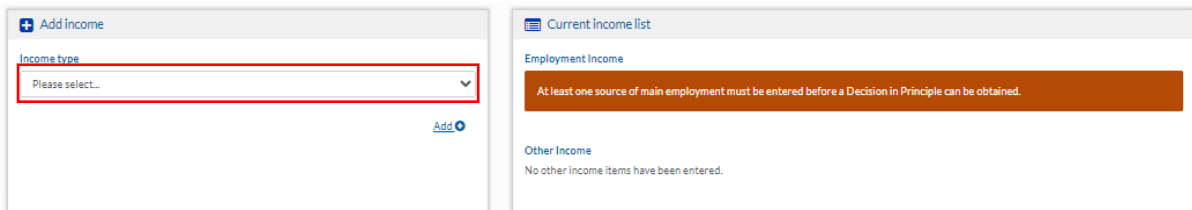
[Current income](#)

## 4.6 Current Income

The following screen will be displayed when the 'Current income' arrow button is selected.

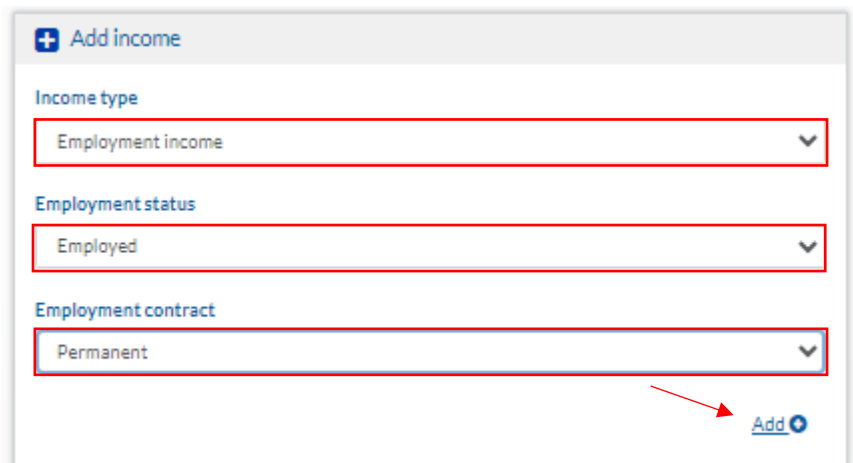


Firstly, input the applicant's current employment status in the relevant field and then their total net monthly income in the remaining field. The following data fields will then appear to breakdown the applicant's income.

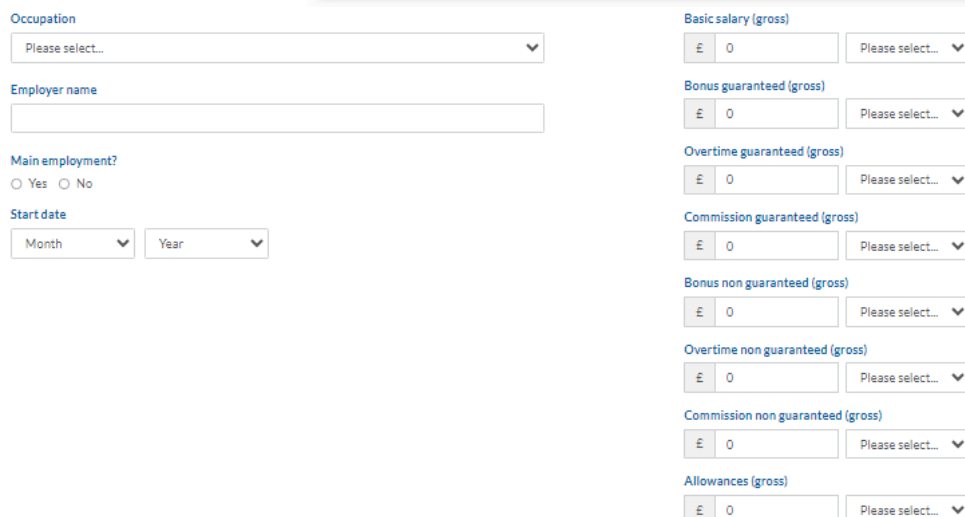


Once an income type has been selected from the options given, the '**Employment Status**' field will appear, select the option that the applicant provides. If the '**Employment status**' is set to '**Employed**' another data field labelled 'Employment contract will appear, select the relevant option from the options given.

When the data fields have been filled in correctly, click the '**Add+**' button.



If the income type follows the options located to the right, the following screen will appear.



The following information will need to be entered:

1. Occupation- job title
2. Employer name- name of the applicant's employer
3. Main employment? - is this the applicants main form of employment?
4. Start date- When did the applicant start their employment?
5. Basic Salary(gross) – The salary of the applicant
6. Bonus guaranteed (gross) – This is an optional field.
7. Overtime guaranteed (gross) – This is an optional field.
8. Commission guaranteed (gross) – This is an optional field.
9. Bonus non-guaranteed (gross) – This is an optional field.
10. Overtime non-guaranteed (gross) – This is an optional field.
11. Allowances (gross) – This is an optional field.

See a completed example below.

+ Add employment income - permanent

Occupation: Analyst

Employer name: Vigor industries

Main employment?:  Yes  No

Start date: March 2015

Basic salary (gross): £ 40,000 Annually

Bonus guaranteed (gross): £ 5,000 Annually

Overtime guaranteed (gross): £ 0 Please select...

Commission guaranteed (gross): £ 0 Please select...

Bonus non guaranteed (gross): £ 0 Please select...

Overtime non guaranteed (gross): £ 0 Please select...

Commission non guaranteed (gross): £ 0 Please select...

Allowances (gross): £ 0 Please select...

[Cancel](#) [Save](#)

Once all the relevant information has been entered, click on the **'Save'** arrow button. Once the applicant(s) details have been entered, click on the 'Committed expenditure' arrow button as seen below.

£ Current income

Current employment status: Employed

Total net monthly income from all sources: £ 35,000

Please enter a breakdown of the applicant's income.

+ Add income

Income type: Please select...

[Add](#)

Current income list

Employment Income	Occupation	Started	Annual income	Actions
	Banker (main)	February 2017	£35,000	<a href="#">Actions</a>

Total declared annual income £35,000.

Other Income

No other income items have been entered.

[Address history](#) [Committed expenditure](#)



## 4.7 Committed Expenditure

The following screen will appear for the committed expenditure section.

### Committed expenditure

Please enter details of any committed expenditure. Only include items with more than 6 months to run.

[Add expenditure](#)

Expenditure type:  
Please select... [Add](#)

[Expenditure list](#)  
No committed expenditure has been entered.

[Current income](#) [Household expenditure](#)

**The committed expenditure section is completely optional and can be skipped if the applicant(s) has no committed expenditures.** IF the applicant does have committed expenditures select the relevant option from the drop-down list located in the 'Expenditure type' field, for example 'Student Loan', then click on the 'Add+' button to open a screen that's dependant on the expenditure type, see an example of the student loan expenditure details below.

[Student loan](#)

Only active student loans need to be captured.

Current balance owing  
£ 90,000

Regular monthly payment  
£ 244

Balance being paid on or prior to completion of this mortgage  
£ 95,000

Owner  
 Test Case  
 Test Case  
[Select both](#)

[Cancel](#) [Save](#)

Once the required details have been input, click on the 'Save' arrow button. If more expenditures need to be logged, repeat the process. If all expenditures are added, or if none were needed, click on the 'Household expenditures' arrow button.

## 4.8 Household Expenditure

The following screen will appear for household expenditure.

Please enter details of all monthly household expenditure.

[Property expenditure](#)

Utilities £ 0

Anticipated council tax £ 0

Buildings insurance £ 0

Service charge £ 0

Ground rent £ 0

[Other expenditure](#)

Tenancy/Rental on other property £ 0

Household expenditure to any other owner occupied property £ 0

Groceries / Food / Toiletries £ 0

Other insurance (Life & Health Assurance) £ 0

TV Packages / Phone / Mobile Contracts / Broadband £ 0

Transport (Car / Public Transport) - Petrol / Insurance / MOT / Tax / Repairs / Train / Bus £ 0

Leisure & Lifestyle Costs £ 0

Childcare / Nursery Fees £ 0

School / University Fees £ 0

Clothing £ 0

Maintenance (includes Household Goods & Repairs) £ 0

Other expenditure (e.g. Holidays / Smoking / Vaping / Tobacco costs) £ 0

Second home running costs £ 0

Total monthly household expenditure: £0

[Committed expenditure](#) [Future changes](#)

The data fields will need to be entered based on the response received from the applicant(s), see a completed example below.

#### 4.8.1 Joint Borrower, Sole Proprietor Household Expenditure

If the loan type is **‘Joint borrower, Sole proprietor’**, please input the committed expenditure of the applicant(s) that will be living at the security address. For the remaining applicants that will not be living at the security address, please enter their household expenditure in the box labelled **‘Household expenditure to any other owner-occupied property’**.

Category	Value
<b>Property expenditure</b>	
Utilities	£ 350
Anticipated council tax	£ 200
Buildings insurance	£ 50
Service charge	£ 50
Ground rent	£ 0
<b>Other expenditure</b>	
Tenancy/Rental on other property	£ 0
Household expenditure to any other owner occupied property	£ 0
Groceries / Food / Toiletries	£ 100
Other insurance (Life & Health Assurance)	£ 100
TV Packages / Phone / Mobile Contracts / Broadband	£ 40
Transport (Car / Public Transport) - Petrol / Insurance / MOT / Tax / Repairs / Train / Bus	£ 100
Leisure & Lifestyle Costs	£ 35
Childcare / Nursery Fees	£ 0
School / University Fees	£ 245
Clothing	£ 50
Maintenance (includes Household Goods & Repairs)	£ 50
Other expenditure (e.g. Holidays / Smoking / Vaping / Tobacco costs)	£ 0
Second home running costs	£ 0

Once the household expenditures are logged, click on the ‘Future changes’ arrow button.

#### 4.9 Future Changes of Circumstance

The following screen will appear for Future changes.

Please use this page to capture any future changes to the applicant(s) income or expenditure.

**Future changes**

Are the applicants aware of any future changes to their circumstances that might impact their ability to afford the mortgage loan?

Yes  No

[Household expenditure](#) [Existing properties](#)

If the applicant(s) have no future changes that will affect the circumstances of the mortgage application, select the option **‘No’** and proceed with the application by clicking on the **‘Existing properties’** arrow button.

If the applicant(s) is aware of any future changes that could affect the mortgage loan, select the option ‘Yes’, the following field will then appear. Select either income or expenditure and then click the ‘Add+’ button to add further details on the expenditure change.

**Add future change**

Does the change relate to income or expenditure?

Income  Expenditure

[Add+](#)

**Future changes list**

No future changes have been entered.

The following screen will then appear to allow detail to be added to the change of expenditure. See below for an example.

The following information needs to be input:

1. Is it an increase or decrease?
2. Details for the change of income
3. Who does it affect?
4. What timeframe is this change going to occur?

Change in income

Is it an increase or a decrease?

Increase

Decrease

Enter details

Applicant is changing from full time to part time work.

You have 195 characters remaining.

Who does this affect?

Test Case

Test Case

Select both

Within what timeframe is the change anticipated to occur?

Within 6 months

Cancel Save

Once the necessary information has been entered, click on the **Existing properties** arrow button as shown above.

#### 4.10 Existing properties

Clicking on the **Existing properties** button displays the following screen.

Add property

Please select Add to enter details.

Add

Property list

No existing property details have been added.

Future changes Credit history

If the applicant(s) have no existing properties, this section can be ignored, go straight to **Credit History** by pressing the labelled button. If the applicant(s) do have existing properties, click on the **Add+** button, the following screen will appear.

Following the method used to enter the security address, enter a Postcode in the relevant section and then click on the 'Find Address' button, to bring up a list of addresses based on the given postcode. Then enter the estimated value of the property.

Next select whether the property is mortgaged and if the property is let. If the property is mortgaged, the following options will become available.

[Add existing property](#)

Loughborough Bldg Soc  
6 High Street  
LOUGHBOROUGH  
Leicestershire  
LE11 2QB

[Search](#) [Edit](#)

Estimated value of property

£ 350,000

The following information needs to be input:

1. Current outstanding balance
2. What is the monthly mortgage repayment?
3. What will happen to this mortgage on completion of this application?
4. Who is named on this mortgage?
5. Existing lender- who the applicant(s) is currently lending with.
6. Mortgage account number- Account number of the current mortgage.
7. Mortgage account purpose- buy to let or residential.

See an example completed screen below.

### Add existing property

Loughborough Bldg Soc  
6 High Street  
LOUGHBOROUGH  
Leicestershire  
LE11 2QB

[Search](#) [Edit](#)

Estimated value of property  
£

Is the property mortgaged?  
 Yes  No

Is the property let?  
 Yes  No

Is the property to be let in the future?  
 Yes  No

### Add existing mortgage

Current outstanding balance  
£ 10,000

What is the monthly mortgage repayment?  
£ 990

What will happen to this mortgage on completion of this application?  
 Mortgage to be repaid  
 Mortgage to be retained

Existing lender  
Nationwide

Mortgage account number  
100000009875645

Mortgage account purpose  
Residential

If the existing property is not mortgaged, the current options will become available.

If multiple applicants are present, select which applicant(s) own the property,

Once all the existing property information has been input, click on the **'Save'** arrow button and when you are returned to the main screen, click on the 'Credit history' arrow button.

[Credit history](#)

Is the property mortgaged?


Yes  No

Who owns the property?

Test Case

Test Case

[Select both](#)

 Please select at least one applicant.

## 4.11 Credit History

The following screen will appear when viewing 'Credit history'.

**Credit history**

Has any applicant ever missed more than 2 consecutive payments and/or defaulted on any credit items?  
 Yes  No

Has any applicant ever had a CCJ and/or entered a DMP or IVA?  
 Yes  No

Has any applicant ever been declared bankrupt or had a property repossessed?  
 Yes  No

[Existing properties](#) [Submit for decision](#)

If none of the above statements apply to the applicant(s) proceed with the application by clicking the 'Submit for decision' arrow button. If one or more of the above statements do apply for the applicant(s) the following decision will appear for all statements.

Has any applicant ever missed more than 2 consecutive payments and/or defaulted on any credit items?  
 Yes  No

Please select the applicant this applies to

Test Case  Test Case

Provide further details

You have 250 characters remaining.

Firstly, select which of the following statements apply to the applicants and then input further details given by said applicant. When all necessary information has been added to the application, click on the 'Submit for decision' arrow button as shown above.

## 4.12 Submit for Decision in Principle

The following screen will appear for 'Submit for decision'.

**Decision In Principle**

A Decision in Principle will confirm that we would be prepared to lend the applicant(s) the amount requested. It is not a guarantee because it's subject to proof of income as well as any references we request and a valuation of the property.

Consent to a credit score

Please be aware that a Decision in Principle is a full credit score and will leave a soft footprint against the credit record of the applicant(s)

Please confirm you wish to continue

[Credit history](#)

Make sure that the applicants are aware of the above statement reading "Please be aware that a Decision in Principle is a full credit score and will leave a soft footprint against the credit record of the applicant(s)". If the applicants are aware and wish to continue, click the tick box labelled appropriately. When the box is ticked a field will appear.

**Submit for a Decision**

[Get DIP result](#)

Click the button labelled 'Get a DIP result' to do as described. Once a DIP has been generated, the following screen will appear varied dependant on the result of a DIP, it can either be Declined, Refer or Pass. However, if it's a pass or a refer, the necessary documentation can be uploaded.

## Decision outcome

### Decision in principle referred.

The current decision is a 'Refer'. You can still proceed with the case.

Based on a loan amount of £300,000 over 30 years, 0 months (LTV 85.00).

The maximum affordable amount over the preferred term is £373,275.

The amount you are borrowing plus any fees you wish to add to the loan must be within this affordable amount.

The minimum term over which the requested loan is affordable is 9 years and 0 months.

The maximum term over which the requested loan is available is 40 years and 0 months.

**Policy Messages**

- N/A
- N/A
- MIG cover required LTV > 80% if no Collateral / Cash Security > 20% of Loan Value present

This decision, which is not an offer of mortgage, is valid until [Value0] and is subject to verification of income and expenditure, valuation and suitability of the property. This Decision in Principle does not imply reservation of a particular mortgage product or rate. Our Decision in Principle to provide loan facilities is subject to no errors, omissions or material changes in the information provided.

### Required documents

Please note there are currently 4 documents that you need to provide in order to progress this case.

Document	Status
Last three months pay slips (evidence of Regular Overtime/Commission required) For Test Case	Requested
Last three months pay slips (1m pay slip (latest month)) For Test Case	Requested
Last three months pay slips (evidence of Regular Overtime/Commission required) For Test Case	Requested
Last three months pay slips (1m pay slip (latest month)) For Test Case	Requested

[Attach document](#)

### Next steps

The current decision is 'Refer'. You can proceed to select a product, but on submission any fees paid may not be refunded if the case is declined.

**Other options**

- [Cancel the case](#)

Firstly, click on the Attach document button to upload the requested documents shown on the right-hand side of the screen. The following screen will appear.

Click on the tick boxes of the documents that are available to upload and then press the 'Browse' button to locate the documents. Then click on the 'Upload' button to upload the documents to the DIP case. Documents must be uploaded individual against each requirement.

## Upload Documents

[Close](#)

You can associate a single file to multiple Case Requirements or multiple files to a single Case Requirement.

Please select which requirements are satisfied by the documents.

Requirements

- Last three months pay slips for Test Case (evidence of Regular Overtime/Commission required)
- Last three months pay slips for Test Case (1m pay slip (latest month))
- Last three months pay slips for Test Case (evidence of Regular Overtime/Commission required)
- Last three months pay slips for Test Case (1m pay slip (latest month))

[Browse](#)

The following file extensions are supported: .pdf, .tif, .tiff, .jpg, and .jpeg.

Drag and drop files into this area to upload quickly.

[Upload](#)

## 5.0 Selecting a Product

Once a DIP result has been returned with either a refer or an accept status, you can then continue on with the application by selecting a product. In order to achieve this, click on the hyperlink under the 'Next Steps' category.

### Decision in principle

**Decision in principle referred.**

The current decision is a 'Refer'. You can still proceed to 'Product Selection'.

Based on a loan amount of £200,000 over 30 years, 0 months (LTV 80.00).

The maximum affordable amount over the requested term is £280,125.

The amount you are borrowing plus any fees you wish to add to the loan must be within this affordable amount.

The minimum term over which the requested loan is affordable is 7 years and 8 months.

The maximum term over which the requested loan is available is 40 years and 0 months.

**Policy Messages**

- N/A

**Next steps**

- Continue with the application and [select a product.](#)

This decision, which is not an offer of mortgage, is valid until [Value0] and is subject to verification of income and expenditure, valuation and suitability of the property. This Decision in Principle does not imply reservation of a particular mortgage product or rate. Our Decision in Principle to provide loan facilities is subject to no errors, omissions or material changes in the information provided.

**Documents required**

Please note there are currently 3 documents that you need to provide in order to progress this case.

Document	Status
Last three months pay slips (evidence of Regular Overtime/Commission required) For Procedure Tests	Requested
Last three months pay slips (1m pay slip (latest month)) For Procedure Tests	Requested
Broker Declaration Relating to Application	Requested

[Attach document](#)

Alternatively, if you are returning to an application this can be, located on the home screen, click on the hyperlinked case reference as shown below, or simply type the applicant's Surname, full name, or case ID in the search bar.

[+ Create new case](#)

Surname, full name or case ID  [Search all cases](#)

[View our lending policy.](#)

**All cases** showing 1 of 10 pages

**DAMIAN HOLT**

[M100001436](#) - Remortgage  
Active - Decision in Principle  
Cillian Murphy

**Actions** **Alerts** [Tracking](#)

- 15/04/24 13:01 The Decision in Principle returned is a Decline.
- 15/04/24 13:01 The credit decision returned is a decline With Remodel
- 15/04/24 13:01 Personal ID verification received for Mr DAMIAN HOLT.

[See more](#)

**RAQUEL ABDUL**

[M100001427](#) - New Purchase  
Active - Pre Submission  
George Circle

**Actions** **Alerts** [Tracking](#)

- 15/04/24 11:42 A full mortgage application has been submitted.
- 15/04/24 11:19 The Decision in Principle received is a Refer.
- 15/04/24 11:18 The credit decision returned is a refer.

[See more](#)

**Jane Smith**

[M100001415](#) - New Purchase  
Active - Product Selection  
Tom Jones

**Actions** **Alerts** [Tracking](#)

- Last three months pay slips (evidence of Regular Overtime/Commission required) for Jane Smith
- Last three months pay slips (1m pay slip (latest month)) for Jane Smith
- Broker Declaration for Jane Smith



Then, click on the 'Continue selecting products button' to progress with the case.

The screenshot displays a case management interface with four main sections:

- Next steps:** A checkmark icon and the text "Next steps". Below it, an information icon and the message "Selection of Products has partially been completed." A red box highlights the "Continue selecting products" button, with a red arrow pointing to it. Under "Other options", there is a link to "Cancel the case".
- Overview:** A donut chart showing "4/13" completion. The title is "Active - Product Selection". The last activity is "The Decision in Principle received is a Refer." with a link to "Case tracking". Below are three bullet points: "Loughborough Building Society", "New Purchase", and "Owner Occupation".
- Documents required:** An information icon and the message "Please note there are currently 3 documents that you need to provide in order to progress this case." Below is a table with columns "Document" and "Status".

Document	Status
Last three months pay slips (evidence of Regular Overtime/Commision required) For Jane Smith	Requested
Last three months pay slips (1m pay slip (latest month)) For Jane Smith	Requested
Broker Declaration Relating to Application	Requested

An "Attach document" button is located at the bottom right of this section.
- Case information:** A document icon and the title "Case information". Below are two links: "View all case documents" and "View case tracking".

## 5.1 Product Search

The following fields need to be entered correctly:

1. Repayment amount
2. Year(s)
3. Months(s)
4. Code- **This is an optional field.**

With the following information input, click on the search bar to generate a list of products.

The screenshot shows a product search interface. On the left is a "Summary" sidebar with the following information:

- Loan requirements:** Repayment £200,000; Interest only £0; Preferred term 30 year(s) 0 month(s).
- Affordability:** Calculations are based on current DIP. Maximum borrowing £279,675; Minimum term 7 year(s) 8 month(s); Maximum term 40 year(s) 0 month(s).
- Payment route:** MORTGAGE ADVICE BUREAU LIMITED.

The main "Product search" section contains the following form:

Please enter details of the first loan part.

Repayment amount	Year(s)	Month(s)	Code (optional)
£ 200000	30	0	

A red arrow points to a "Search" button located to the right of the form.

A list of products will now become available for the specific loan type of the applicant(s), select the desired product by clicking on the designated **‘Select’** button.

**Filters**

**Feature**

FamilyAssist

FreeHigherLendingCharge

Overpayment

Portable

ValuationIncluded

**Product type**

Discount

Fixed

**Beneficial rate period**

2 Years

3 Years

5+ Years

**Products**

Name / Code	Rate	Type	Fee	Monthly payment	Total amount payable	
FFT	5.75%	Fixed	£499.00	£1,167.15 without fees	£420,758.00 without fees	<a href="#">Select</a>
FFT		5+ Years		£1,170.06 with fees	£421,306.60 with fees	
<a href="#">RES02 02053 3 year fixed 2.79%</a>	2.79%	Fixed	£999.00	£820.73 without fees	£466,083.04 without fees	<a href="#">Select</a>
RES02 02053 REP		3 Years		£824.83 with fees	£467,408.92 with fees	
<a href="#">5 Year Fixed</a>	5.00%	Fixed	£499.00	£1,073.64 without fees	£472,108.40 without fees	<a href="#">Select</a>
5YF		5+ Years		£1,076.32 with fees	£472,784.20 with fees	
<a href="#">RES02 1050 3 Year Discount</a>	5.30%	Discount	£699.00	£1,110.61 without fees	£486,674.20 without fees	<a href="#">Select</a>
RES02 1050 REP		3 Years		£1,114.49 with fees	£487,673.32 with fees	
<a href="#">FAP01 52002 3 year discount</a>	5.49%	Discount	£499.00	£1,134.32 without fees	£487,991.96 without fees	<a href="#">Select</a>
FAP01 52002 REP		3 Years		£1,137.15 with fees	£488,706.16 with fees	
<a href="#">RES02 02089 5 Year Fixed 6.29%</a>	6.29%	Fixed	£499.00	£1,236.64 without fees	£488,386.40 without fees	<a href="#">Select</a>
RES02 02089 REP		5+ Years		£1,239.73 with fees	£489,107.80 with fees	
<a href="#">RES02 02090 2 Year Fixed 5.39%</a>	5.39%	Fixed	£499.00	£1,121.81 without fees	£492,531.44 without fees	<a href="#">Select</a>
RES02 02090 REP		2 Years		£1,124.61 with fees	£493,258.84 with fees	
<a href="#">RES02 01068 2 Year Discount</a>	5.69%	Discount	£0.00	£1,159.53 without fees	£493,639.96 without fees	<a href="#">Select</a>
RES02 01068 REP		2 Years				
<a href="#">RES02 - 1066 - 2 year discount REP</a>	6.80%	Discount	£0.00	£1,303.85 without fees	£499,445.56 without fees	<a href="#">Select</a>
RES02 1066 REP		2 Years				

Once a product has been selected, click on the ‘Apply’ arrow button. If a product was selected by mistake, click on the ‘Remove’ button as shown below. To generate an Illustration, click on the ‘Generate Illustration’ arrow button.

**Loan parts (1)**

FFT - FFT [Edit](#) [Remove](#)

Repayment amount	Interest only amount	Term
£200,000	£0	30 year(s) 0 month(s)

[More information on this product](#)

[Generate illustration](#) [Apply](#)

## 6.0 Full Mortgage Application

Clicking on the ‘apply’ arrow button begins the first stages of the FMA, in this section, the following sections will need to be completed:

1. Applicants contact details
2. Employment details
3. Property Details
4. Bank Details

5. Conveyancing Details
6. Advice, Fees & Declaration

## 6.1 Applicant Contact Details

The following screen will be displayed when on the sub-section 'Applicant Contact Details'.

### Contact details for Tyler Smith

#### Contact details

Please enter at least one contact method for Tyler Smith.  
*We can send key updates to the customer if they provide a mobile number and/or email address.*

**Home phone number**

**Work phone number**  **Ext.**

Contact details entered in DIP are not available for amendment on this page.  
Should you wish to amend them, please navigate to the appropriate Decision In Principle page and amend them there.

**Mobile phone number**

**Email address**

#### Preferred contact method

**What is the applicant's preferred method of contact?**

**Does the applicant require correspondence in a special format?**

**Will the applicant be moving into the security property at completion?**  
 Yes  No

#### Correspondence address

If the applicant's correspondence address is different to their current address then please select the search or edit options to enter an alternate address.

Loughborough Bldg Soc  
6 High Street  
LOUGHBOROUGH  
Leicestershire  
LE11 2QB

[Search](#) [Edit](#)

[Employment details](#)

The following fields require attention:

1. Home phone number- this is an optional field.
2. Work phone number-this in an optional field.
3. Ext.- this is an optional field.
4. Mobile phone number.
5. Email address.
6. What is the applicant's preferred method of contact? - click on the drop-down menu to select an option.
7. Does the applicant require correspondence in a special format? - click on the drop-down menu to select an option.
8. Will the applicant be moving into the security property on completion? – select either yes or no.

If the option 'Yes' is chosen regarding to the 8<sup>th</sup> field, the following field will appear.

Will the applicant's home phone number change as part of this mortgage transaction?

Yes  No

Select the appropriate option.

## 6.2 Employment Details

### Employment details for Procedure Tests

**Employment details**

Occupation  
Banker

Start date  
January 2020

Company name  
Layds Banking

Telephone number (optional)

Email address (optional)

**Employer address**

Address type  
 UK  Overseas

Building name or no

Postcode

Find Address

[or enter address manually](#)


[Applicant contact details](#) [Property address](#)

The following fields require attention:

1. Telephone number- this is an optional field.
2. Email address- this is an optional field.
3. Address type- either UK or Overseas.
4. Building name or no
5. Postcode.

If the option 'Overseas' is chosen, the following data fields to the right-hand side will become available. Please fill in the fields accordingly.

To find an address easily, type in the postcode of the employer's address and then click on the find address button as shown above. This will provide a range of addresses that are tied to that postcode. select the correct address. The address can also be entered manually if necessary.

 Employer address

**Address type**  
 UK  Overseas

**Address line 1**

**Address line 2**

**Address line 3**

**Address line 4**

**Country**

## 6.3 Property Address

The following screen will become available when entering the property address details.


### Property address

The last decision in principle was based upon a property in **England**. If the application is for a different property you will need to [update these details here](#) and obtain a new decision.

#### Security address

Building name or no


Postcode

**Find Address** 

[or enter address manually](#)

#### Tenure

Property tenure

[Employment details](#) **Property details** 

### 6.3.1 Security Address

To quickly find the property address, enter the property's post code into the designated section and then click on the '**Find Address**' button to bring up a list of addresses tied to the Postcode, select the correct address and the property will then be automatically added into the screen.

### 6.3.2 Tenure

Select either '**Tenure**' or '**Leasehold**'. If the option '**Leasehold**' is selected, the following data field will appear. Input the correct number of years.

**How many years remain on the property's lease?**

IF all information has been input correctly, click on the '**Property details**' arrow button highlighted above.

## 6.4 Property Details

The following screen will become available when entering the property details.

### Property details

The last decision in principle was based upon a property in **England**. If the application is for a different property you will need to [update these details here](#) and obtain a new decision.

Overview

What year was the property built?

How many floors does the property have?  
Please select...

How many bedrooms does the property have?  
Please select...

How many reception rooms does the property have?

How many kitchens does the property have?

[Property address](#)

Property checklist

Are there...	Yes	No
any persons aged 17 years or older that are not on the mortgage living in the property?	<input type="radio"/>	<input type="radio"/>

Is the property...	Yes	No
under construction or major development (or due to be)?	<input type="radio"/>	<input type="radio"/>
a new build (are you the first owner/occupier since the property was built/converted to its current state)?	<input checked="" type="radio"/>	<input type="radio"/>
a listed building?	<input type="radio"/>	<input type="radio"/>
habitable?	<input type="radio"/>	<input type="radio"/>
ex local authority?	<input type="radio"/>	<input type="radio"/>
at risk of coastal or river erosion?	<input type="radio"/>	<input type="radio"/>
to be used for business purposes?	<input type="radio"/>	<input type="radio"/>

Does the property have	Yes	No
a garage or parking space?	<input type="radio"/>	<input type="radio"/>
a basement or cellar?	<input type="radio"/>	<input type="radio"/>
a plot size greater than one acre?	<input type="radio"/>	<input type="radio"/>
walls constructed of brick, block or stone?	<input type="radio"/>	<input type="radio"/>
a roof constructed of either tile or slate?	<input type="radio"/>	<input type="radio"/>

Has the property...	Yes	No
been flooded in the last five years?	<input type="radio"/>	<input type="radio"/>
suffered from subsidence, heave or landslip?	<input type="radio"/>	<input type="radio"/>
had any structural alterations made that are not visible from the road?	<input type="radio"/>	<input type="radio"/>

[Bank details](#)

#### 6.4.1 Overview

The following information needs to be added:

1. What year was the property built? – Please enter the correct date that the property was built.
2. How many floors does the property have? – please enter the correct number of specified rooms.
3. How many bedrooms does the property have? – please enter the correct number of specified rooms.
4. How many reception rooms does the property have? – please enter the correct number of specified rooms.
5. How many kitchens does the property have? – please enter the correct number of specified rooms.

### 6.4.2 Property Checklist

The checklist questions are required to be read out to the participant to ensure that the questions are filled out correctly. Click on either yes or no for each question making sure that none of the questions have been missed. **You will be unable to submit the full mortgage application if any outstanding information has not been completed.**

When all the information has been input successfully, click on the **'Bank Details'** arrow button to proceed.

### 6.5 Bank Account Details

The following screen will become available for bank details section.

**Bank details**

Bank details

Account number

Sort code

XX-XX-XX

Preferred day for payment

[Property details](#) [Conveyancer details](#)

Please enter the chosen bank details of the applicant along with the preferred day for the payment to be taken. **The sort code needs to be entered in a 6 digit format.** When all the information has been input successfully, click on the 'Conveyancer details' arrow button as shown above.



## 6.6 Conveyancer Details

### Conveyancer details

#### Acting conveyancer name

If known, please advise of the conveyancer acting on behalf of the applicant(s).

Conveyancer name (optional)

#### Conveyancer firm

The applicant is responsible for their own legal costs. Please search for the applicant(s) conveyancer on Loughborough Building Society's approved list.

Company name

Town or city

Postcode

[Find conveyancer](#) 🔍

[Bank details](#) [Valuation details](#) ↗

**If you desired conveyancing is not listed within the search this indicates they are not registered on our panel.**

## 6.7 Valuation Details

The following screen will become available for the valuation details section of the FMA.

### Valuation details

#### Valuation type

The product(s) you have selected have a free valuation feature, therefore only upgrade options are available.

Valuation Type

[Conveyancer details](#) [Advice, fees & declaration](#) ↗

Firstly, click on the drop-down menu and select either:

1. No Upgrade Required
2. Upgrade to Homebuyers Report

If the any of the two options is chosen, the following fields become available, see below.

[Property access details](#)

**Contact name**

**Company name (if applicable)**

**Daytime telephone number**

**Evening telephone number**

**Email address**

**Supporting information for valuer**

**Property address**  
If the following is not the contact's address, please select either Search or Edit to enter an alternative.

[Search](#) [Edit](#)

[Conveyancer details](#) [Advice, fees & declaration](#)

For this section, only the Contact name, Daytime telephone number and email address are mandatory, if you have complete information for the rest of the fields, we recommend that they are filled in befittingly.

Once all the information has been filled in appropriately, please proceed with the FMA by clicking on the '**Advice, Fees & Declaration**' arrow button.

## 6.8 Advice, Fees & Declaration

The following screen will become available for the Advice, Fees & Declaration section of the FMA.

### Advice fee

**Level of advice**  
Advice given

**Fee you will charge applicant**  
£ 150

**Who is fee made payable to?**

**When is the fee to be paid?**  
At interview

**Is the fee refundable?**  
 No  
 Yes, as an amount  
 Yes, as a percentage

### Valuation & lender fees

**Valuation type**  
No Upgrade Required

**Lender fees**  
Please select how the applicant wishes to pay the lender fees.

Fee	Amount	Payment option
Product Fee for FFT	£499.00	By Credit/Debit ...

The total of all fees to be paid at application is £499.00.

### Declaration

Before you are able to pay any advance fees or submit this application please complete the following sections:

[Bank details](#)  
[Conveyancer details](#)

[Valuation details](#) [Submit application](#)

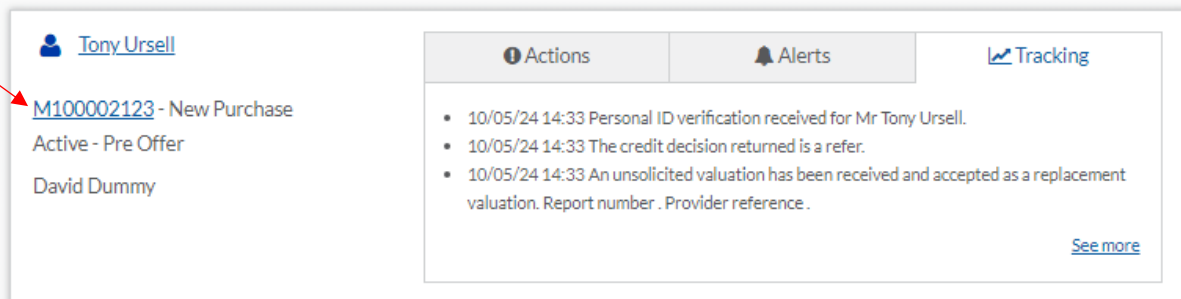
The following information will need to be input regarding the field type:

1. Level of Advice- Choose Advice Given,
2. Fee You Will Charge the Applicant- How much you will charge the applicant for this process.
3. Who is the Fee Made Payable to? – name of individual or firm.
4. When is the Fee to be Paid? – intended date of when the fee will be paid.
5. Is the Fee refundable? – Choose from either: **No, Yes as an amount or Yes as a percentage.**
6. Payment option- the option of how the payment will be delivered.

Once the screen has been filled in with the correct information, click on the **'Submit Application'** arrow button to submit the final application.

## 7.0 How to Take Back Control of a Case

You can take back control of a case once an application has been completed & submitted. Firstly, locate the case on the intermediary portal home screen and click on the hyperlink underneath the applicant's name.

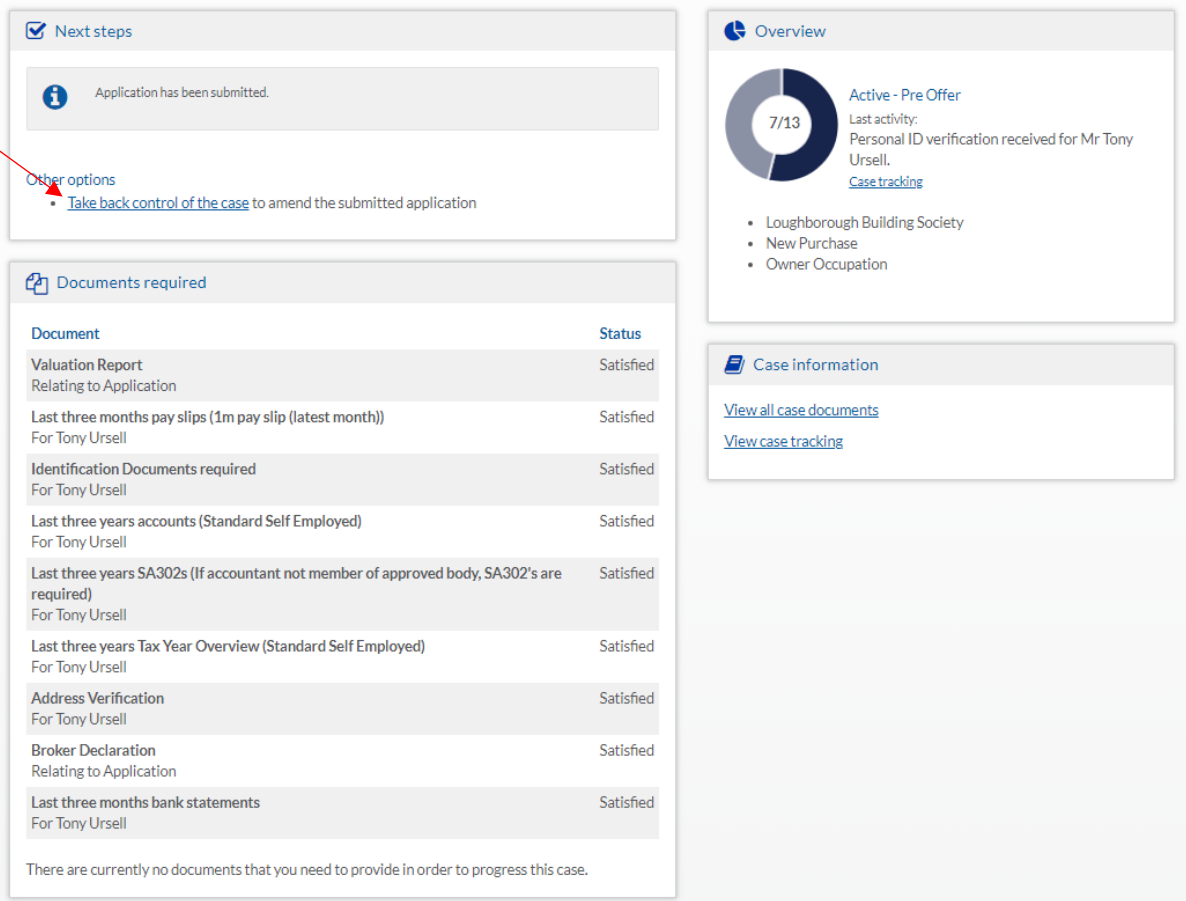


The screenshot shows a user profile for Tony Ursell. Below the profile, there is a case card for 'M100002123 - New Purchase'. The case is in the 'Active - Pre Offer' state and is associated with David Dummy. To the right of the case card, there are three tabs: 'Actions', 'Alerts', and 'Tracking'. The 'Alerts' tab is active, showing a list of three alerts from 10/05/24 14:33. A 'See more' link is located at the bottom right of the alerts list.

Actions	Alerts	Tracking
	<ul style="list-style-type: none"><li>10/05/24 14:33 Personal ID verification received for Mr Tony Ursell.</li><li>10/05/24 14:33 The credit decision returned is a refer.</li><li>10/05/24 14:33 An unsolicited valuation has been received and accepted as a replacement valuation. Report number . Provider reference .</li></ul>	

Once the application has been opened, click on the hyperlink labelled 'Take back control of the case' as shown below.

### Case summary



The 'Case summary' page is divided into several sections. On the left, there is a 'Next steps' section with a checkmark icon and an information icon indicating 'Application has been submitted.' Below this is an 'Other options' section with a red arrow pointing to the link 'Take back control of the case'. To the right is an 'Overview' section with a donut chart showing '7/13' and 'Active - Pre Offer' status. Below the overview is a 'Case information' section with links for 'View all case documents' and 'View case tracking'. At the bottom is a 'Documents required' table listing various documents and their status.

Document	Status
Valuation Report Relating to Application	Satisfied
Last three months pay slips (1m pay slip (latest month)) For Tony Ursell	Satisfied
Identification Documents required For Tony Ursell	Satisfied
Last three years accounts (Standard Self Employed) For Tony Ursell	Satisfied
Last three years SA302s (If accountant not member of approved body, SA302's are required) For Tony Ursell	Satisfied
Last three years Tax Year Overview (Standard Self Employed) For Tony Ursell	Satisfied
Address Verification For Tony Ursell	Satisfied
Broker Declaration Relating to Application	Satisfied
Last three months bank statements For Tony Ursell	Satisfied

There are currently no documents that you need to provide in order to progress this case.

## 7.1 Declaration

If the applicants have consented to their data being amended, click on the tick box stating, *'I confirm that all applicants have consented to the case data being amended on their behalf'*.

Declaration

I confirm that all applicants have consented to the case data being amended on their behalf.

## 7.2 Reason for Amendment

Depending on the amending reasons, the case will be regressed to different stages of the application, this will be indicated by a text box that appears when one of the options are selected, see an example below.

Reason for amendment

Please select the primary reason for amending the application

Found a new (security) property

Select a new product(s)

Get a new Decision in Principle (DIP) (e.g. to amend loan requirements etc)

Amend Full Mortgage Application (FMA) details

You will be returned to the start of FMA to make your changes. You will be required to navigate through the rest of the application and re-submit the full mortgage application for the changes to take effect. Please note you will be unable to change the security property or valuation details in this option.

[Cancel](#) [Start](#)

Once the necessary options have been selected, click on the **'Start'** arrow button to take back control of the case.