

Intermediary user guide

Full Mortgage Application (FMA)

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When the DIP is accepted, you can select the 'Proceed to application' option:

The screenshot shows a navigation bar with the following tabs: Home, Illustration, DIP, Product switch, Case Search, and My profile. Below the navigation bar, there is a green sidebar on the left with the text: SUMMARY FOR CASE, M1001340114, Residential, Purchase, and a list icon. To the right of the sidebar is a 'Proceed Options' section with a refresh icon. It contains two links: 'Proceed to application' and 'Edit DIP', each with a right-pointing arrow icon.

The screenshot shows two sections. The first section is titled 'Product availability' and contains the text: 'The product(s) selected at DIP is still available'. The second section is titled 'Application review' and contains the text: 'Do you wish to amend the loan details originally provided at DIP? *'. Below this text are two radio buttons labeled 'Yes' and 'No'.

If the loan details have changed, the 'Loan details' screen will be displayed to allow updates to be made. Any non-highlighted fields cannot be amended:

Please note: Amending any of this information may affect the DIP decision.

Loan details

Purpose of mortgage loan *

- Purchase
 Remortgage

Type of mortgage loan *

Residential ▼

First time buyer(s) *

- Yes
 No

A mortgage application will be deemed a first time buyer application whereby none of the applicant(s) have had a mortgage (residential, buy to let or let to buy) within the last three years.

Right to buy *

- Yes
 No

Shared equity *

- Yes
 No

Estimated value / Purchase price *

£200,000

Loan amount *

£150,000

LTV= 75.00%

Term *

25

Years

0

Months

Repayment type * ⓘ

Repayment ▼

You must supply at least one telephone number, which must agree with the 'Preferred contact method' selected:

Applicant details	
National insurance number *	<input type="text"/>

Personal Details	
At least one phone number must be provided	
Email address	<input type="text"/>
Mobile Telephone Number	<input type="text"/>
Home Telephone Number	<input type="text"/>
Work Telephone Number	<input type="text"/>
Preferred contact method *	<input type="text" value="Select"/> ▼

Marketing consent	
<p>The Society would occasionally like to keep applicants up to date with details of products and services by email, telephone or post. The Society will not sell an applicant's details to any company for their own use, but it may pass details to i) its subsidiary companies and ii) mailing houses (who enable us to send our direct marketing communications to our customers).</p>	
<p>Please select Yes below if your applicant would like to receive such direct marketing communications *</p>	
<input type="radio"/> Yes	<input type="radio"/> No

Employment details

If the applicant's status was entered as employed at DIP stage, the following screen will be displayed:

Primary employment details

Employment status

Job title *

Business sector *

Company name *

Company phone number *

Place of work

Name/number

Postcode *

[Find Address >](#)

If the applicant's status was entered as self-employed at DIP stage the following screen will be displayed:

Primary employment details

Job title * Accountant

Business sector * Financial Services ▾

Business name * West Brom

Company phone number * 01215257070

Business address

Name/number

Postcode * B70 8AF

Find Address >

West Bromwich Bldg Soc, 2 Providence Place, West Bromwich, B70 8AF, United Kingdom

Accountant used to prepare accounts * Yes No

If the applicant is self-employed and uses an accountant to prepare their accounts, the following screen will be displayed:

Accountant used to prepare accounts * Yes No

Accountant Details

Company name *

Contact name *

Qualification(s) * ▼

How long have accountants acted for the applicant? * Years Months

Address search

Name/number

Postcode *

[Find Address >](#)

Commitments

Any credit card(s), loan and hire purchase due to be repaid will not be displayed and will need to be provided on the screen below.

Current residential mortgage		
Name of mortgage provider *		
<input type="text"/>		

Credit card(s)		
Name of card provider *	Outstanding balance *	
<input type="text"/>	£1,500	
<input type="text"/>	<input type="text"/>	

Loan and hire purchase		
Name of lender	Outstanding balance *	Monthly payment *
<input type="text"/>	£2,500	£150
<input type="text"/>	<input type="text"/>	<input type="text"/>

Property details

If property details were not entered during DIP or the details have changed the property screen will be displayed:

Property

Property type *

Is the property a new build? * Yes No

By clicking 'Yes', the applicant is confirming that there is a new build warranty in place as required by the Society's Lending and Security Guidelines.

Year of construction * (yyyy)

Wall construction type *

Roof construction type *

Details of our acceptable construction types can be found [here](#)

Number of bedrooms *

Number of kitchens *

Number of bathrooms *

Tenure *

Will the applicant(s) be occupying the property within one month of the loan completing? Yes No

Is the property above or adjacent to a commercial premises? Yes No ⓘ

Access to the property details

This screen is made up of the following sections:

Valuation Type

Select valuation type *

Arrangements to access property

Contact details for the valuer to arrange access to the property:

Valuation to be arranged with *

Contact name *

Contact phone number *

Please provide any additional information which will help the valuer to arrange access to the property

The following will be displayed, if at DIP, any dependants are aged 17 or over.

Other occupants

Upon completion, will there be any other occupants living at the property who are aged 17 or over? * Yes No

First name *	Surname *	Date of birth *	Relationship *	Delete
<input type="text"/>	<input type="text"/>	01/01/1987	<input type="text" value="Select"/>	<input type="checkbox"/>

Solicitor details

The applicant's solicitor's details need to be entered here. You will be unable to proceed with the case if the applicant has not selected a solicitor.

Declaration

By ticking this box you are confirming that the applicant(s) has read and understood the above information regarding the 'Fees Assisted Legals' mortgage and consents to and authorises the Society as stated within those sections.

Confirm*

Please note: We are unable to accept an application without a Solicitor being selected. Please select a Solicitor from the Society's panel using the search facility below.

Applicant solicitor details

Solicitor's company name

Postcode* [Find Solicitor](#)

For a remortgage application, where the product selected has 'fees assisted legals' the solicitor details will be pre-populated with the West Brom's solicitor's details.

You can search by the solicitor company name or postcode. The results for the search criteria entered will be displayed and once the selection has been made you will be able to proceed with the application:

Solicitor Search results		
Solicitor name	Solicitor address	Select
Woodhouse & Co	22 Waterloo Road Wolverhampton West Midlands WV1 4BL United Kingdom	<input type="radio"/>
Underhill Langley & Wright Limited	75 Leamards House, 9 St Leamards Close Sedgeburn, Shropshire WV16 4L United Kingdom	<input type="radio"/>

If the applicant's solicitor does not appear in the list they are not on our panel. To enter the applicant's preferred solicitor, simply leave the 'Solicitor company name' and 'Postcode' field blank and click 'Find Solicitor'. The following screen will appear and by selecting 'Enter own solicitor' additional fields will be required to be completed.

Solicitor name	Solicitor address	Select
Enter own solicitor		<input type="radio"/>

Results 1 - 1 of 1 Page 1

New solicitor

Solicitor's contact name *

Firm name *

Phone number *

Email address *

DX number

I understand that the applicant's own Solicitor can apply to join our panel, but if they are unsuccessful they must choose a Solicitor that is already on the panel.

Accept declaration *

Solicitor's address search

Name/number

Postcode *

[Find Address >](#)

Declaration

By ticking this box you are confirming that the applicant(s) has read and understood the above information regarding the 'Fees Assisted Legals' mortgage and consents to and authorises the Society as stated within those sections.

Confirm *

Please note: We are unable to accept an application without a Solicitor being selected. Please select a Solicitor from the Society's panel using the search facility below.

Applicant solicitor details

Solicitor's company name

Postcode * [Find Solicitor](#)

Solicitor Search results

Solicitor name	Solicitor address	Select
Enter own solicitor		<input type="radio"/>

Please ensure that you read and confirm the Declaration.

When the solicitor's details have been captured, the 'Bank or building society details' screen will be displayed. This information will be used for the Direct Debit mandate which in turn will be used to pay the applicant's monthly mortgage payments. The details entered will be validated to ensure accuracy:

Bank or building society details

Please enter the direct debit details from which the monthly mortgage payment will be taken.

Sort Code *

Account number * [Find Bank](#)

If you indicated that the loan details have changed since DIP or the product selected has been withdrawn, the 'Product selection results' and fees page will be displayed again:

Product options

Product	Initial rate	Initial monthly payment	Max LTV	Completion Fee	Select
15906/6829 - 2 Year Discounted Variable 1.99% until 31/05/2021 FV (Portability, Overpayments, Free Valuation (£740 max))	2.50%	£675.16	80%	£499.00	<input type="radio"/>

[Add product +](#)

Product selection results

Product	Loan amount	Repayment type	Term	Delete
15906/6829 - 2 Year Discounted Variable 1.99% until 31/05/2021 FV (Portability, Overpayments, Free Valuation (£740 max))	<input type="text" value="£150,000"/>	Repayment	<input type="text" value="25"/> Years <input type="text" value="0"/> Months	<input type="checkbox"/>

[Delete selected -](#)

Lender fees		
Fee	Amount	Add / Deduct Fee
Completion Fee *	£499.00	<input type="radio"/> Add to loan <input type="radio"/> Deduct from loan
Legal Fee	£353.00	
Release of Charge	£100.00	
Telegraphic Transfer Fee	£30.00	

Intermediary fees	
Are there any broker related fees?	<input type="radio"/> Yes <input checked="" type="radio"/> No

The declaration screen must be accepted to proceed with the application:

Full mortgage application (FMA) declaration
<p>By clicking "Accept declaration" you confirm that the applicant(s) understands and agrees that the valuation fee will be refunded if this application is withdrawn or declined prior to the valuation having been instructed, but the booking fee is not refundable if the application is withdrawn or declined.</p>
<input type="checkbox"/> Accept declaration *

A decision will be generated and displayed when you have submitted the application:

Decision	
Product selected	
15906/6829 - 2 Year Discounted Variable 1.99% until 31/05/2021 FV (Portability, Overpayments, Free Valuation (£740 max))	
Decision result:	The mortgage application has been approved in principle.

Once the case has been accepted you will need to provide payment details for the fees to be taken:

Payment Details

The payment can only be taken from an acceptable card in the name of the applicant(s). I confirm that I have explained this.

To proceed with the application the following fee(s) are now payable:

- a valuation & building survey of £655.00
- a booking fee of £199.00

Until payment is made, the West Brom will be unable to proceed with this application. The application can be 'saved' using the button below.

IMPORTANT INFORMATION:
Please ensure you have the applicant(s) payment card. Once 'Make payment' has been selected, you will be redirected to a card payment details screen where you will be required to enter the applicant(s) card details. Click 'Pay now' and wait for the payment to be processed. You will automatically be redirected back to this screen.

Please do not click on the browser back/forward buttons or manually close the card payment details screen whilst a card payment is being processed. If you experience any errors or difficulties please contact the Intermediary Sales and Support team.

Make payment now? * Yes No

When selecting 'Yes' on the 'Make payment now?' question, you will be directed to the card payment system. You will need to enter the applicant's debit/credit card details in order for the fee(s) payment to be made. You will then be able to submit the application.

The final summary screen will be displayed, and includes the following sections:

Next Steps

You are now being navigated to our case summary screen where you will be able to upload relevant supporting documents.

Please be advised that the 'Standard declaration form and Direct Debit' must be uploaded prior to completion. This form is provided in the 'documents' section of the summary screen which will be displayed upon submission.

Home Illustration DIP Product switch Case Search My profile

SUMMARY FOR CASE
M1001340114
Residential, Purchase

Applicant Name(s)	Test#02 Screens
Loan Amount	£150,000
Estimated Valuation	£200,000
Term	Years 25
Repayment Type	Capital & Interest (Repayment)
Property	29 Buckingham Road, Wolverhampton, WV4 5TN, United Kingdom
Solicitor	Woodhouse & Co
LTV	75%
Product	15906/6829 - 2 Year Discounted Variable 1.99% until 31/05/2021 FV (Portability, Overpayments, Free Valuation (£740 max))

Proceed Options

Copy DIP

Fees & Features

Completion Fee	£499
Legal Fee	£353
Procuration Fee	£600
Release of Charge	£100
Telegraphic Transfer Fee	£30
Valuation Fee	Free

Documents

Application Form
02/05/19 13:41

Documents

Application Form
02/05/19 13:41

Privacy Notice - Third Party
02/05/19 13:41

Standard Declaration Form and Direct Debit
02/05/19 13:41

ESIS
02/05/19 13:41

AIP Certificate (Intermediary)
02/05/19 13:06

Checklist items

Checklist item	Owner	Type	Status	Date Satisfied	Upload Document	Add Note
Applicant one - latest P60/March payslip(s) 02/05/19 13:39	Broker	PreOffer	Active		Upload	
Applicant one - last three month's payslips 02/05/19 13:39	Broker	PreOffer	Active		Upload	
Signed Declaration and Direct Debit 02/05/19 13:39	Broker	PreOffer	Active		Upload	



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