

Intermediary user guide

Full Mortgage Application (FMA)

Full Mortgage Application (FMA)

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

HomeIllustrationDIPProduct switchCase SearchMy profile

SUMMARY FOR CASE
M1001340114
Residential, Purchase

Proceed Options

Proceed to application

Edit DIP

Product availability

The product(s) selected at DIP is still available

Application review

Do you wish to amend the loan details originally provided at DIP? *

☐ Yes☐ 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 *

Personal Details

At least one phone number must be provided

Email address

Mobile Telephone Number

Home Telephone Number

Work Telephone Number

Preferred contact method *

Select

▼

Marketing consent

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).

Please select Yes below if your applicant **would like** to receive such direct marketing communications *

☐ Yes

☐ 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

Employed

Job title *

Accountant

Business sector *

Select

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) *

Select

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 *

Credit card(s)

Name of card provider *	Outstanding balance *
<div></div>	<div>£1,500</div>

Loan and hire purchase

Name of lender	Outstanding balance *	Monthly payment *
<div></div>	<div>£2,500</div>	<div>£150</div>

Property details

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

Property

Property type *

Select

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 *

Select

Roof construction type *

Select

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

Number of bedrooms *

Number of kitchens *

Number of bathrooms *

Tenure *

Select

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 *

Select

Arrangements to access property

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

Valuation to be arranged with *

Select

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
<div></div>	<div></div>	<div>01/01/1987</div>	<div>Select</div>	<div></div>
<div>Delete Selected -</div> <div>Add More +</div>				

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-popuated 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	19 Leamards House, 19 St Leamards Close Bridgnorth Shropshire WV16 4LJ 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		

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		

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))	<div>£150,000</div>	Repayment	<div>25</div> Years <div>0</div> 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? ☐ Yes ☒ No

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

Full mortgage application (FMA) declaration

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.

☐ 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.

HomeIllustrationDIPProduct switchCase SearchMy 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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