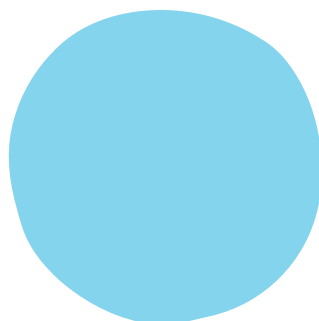




Taking back control and amending income details.



Taking back control and amending income details:

Important

When you “take back control” of a case, it is removed from our workflow and will return to ‘pre-offer’ status.

Unless the application is fully resubmitted, no further prompts or updates can be provided.

Where changes are being made to the original DIP, a new credit decision will be generated when the application is resubmitted.

Only a soft footprint will be left unless a material change (name, address or date of birth) is made resulting in a registered search being left.

1. Click ‘Take back control of the case’ in the ‘Case summary’ page.

Document	Status
Address Verification (MG00000003222127) For Mark Spencer	Requested
Name Verification (MG00000003222127) For Mark Spencer	Requested
Latest payroll (MG00000003222127) For Mark Spencer	Requested

2. Confirm and check the declaration. Then select the reason for wanting to take back control of the case and click ‘Start’.

3. You’ll be taken back to the DIP to make the required amendments.

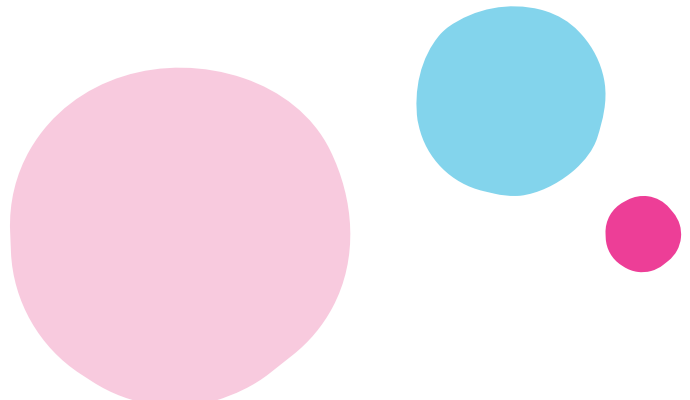
I confirm that all applicants have consented to the case data being amended on their behalf.

Reason for update

Choosing to take back control of the case will suspend all other activity on the case until you resubmit it. Please note that when you confirm below that you wish to continue to update the case, you will not be able to abort this process; the only way to progress will be to resubmit the application.

Please select the primary reason for updating the application

- Change of products
- Enter details of a new security property
- Update to loan requirements details
- Update to personal details
- Update to repayment strategy details
- Update to income/expenditure details
- Update to employment details
- Update to conveyancer details



4. Select 'Current Income' tab on the left.

If you are editing the income that is already keyed, select 'Actions' then 'edit', this will allow you to amend the figures.

If you are looking to add income, then select income type and follow the steps.

If you are amending the employment type – e.g., 'Permanent to zero hours' then it would need to be removed and readded by selection 'Actions' then 'Remove'.

A DIP request can now be made.

- ✓ Loan requirements
- ✓ Deposit details
- ✓ Personal details
- ✓ Address history
- ✓ **Current income**
- ✓ Committed expenditure
No committed expenditure has been provided
- ✓ Household expenditure
No household expenditure data has been provided
- ✓ Future changes
- ✓ Credit history
- Submit for decision

Current income for Mark Spencer

Current income

Current employment status: Employed

Total net monthly income from all sources: £ 4,500

Please enter a breakdown of the applicant's income.

Add income

Income type: Please select...

Add

Current income list

Occupation	Started	Annual income	Actions
Accountant (part)	January 2018	£85,000	Actions

Total gross annual employment income (guaranteed) £85,000.

Other income
No other income items have been entered.

Address history

Committed expenditure

5. Make all necessary amendments to the DIP then click 'Get DIP result' on the 'Submit for decision' section.

A DIP request can now be made.

- ✓ Loan requirements
- ✓ Deposit details
- ✓ Personal details
- ✓ Address history
- ✓ Current income
- ✓ Committed expenditure
No committed expenditure has been provided
- ✓ Household expenditure
No household expenditure data has been provided
- ✓ Future changes
- ✓ Credit history
- ✓ **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.

Obtain a credit score

We only leave a soft footprint in Decision in Principle stage (no record of the search is left until you proceed to full application).

I have explained and the customer has confirmed they understand it is necessary to carry out these searches in order to proceed.

Submit for a Decision

Get DIP result

Credit history

6. Under Next Steps click 'Select a Product'. This will take you to the 'Product Selection' page which will display the product previously selected.

If you don't wish to amend the product selected, click 'Apply' to proceed.

If you want to amend the current product selected click 'Edit', this will allow you to amend the current amounts allocated to the product as well as the term. If you want to amend the term, click 'Term Change'.

If you want to amend the repayment/interest only amount, click 'Repayment Change'. Once you're happy with your amendments click 'Select'.

If you want to select a different product click 'Remove' on the current product selected. Input the details of the loan part and either input the Product code and click 'Search'. If the product is unknown, click 'Search'.

Repayment amount	Interest only amount	Term
£100,000	£0	40 year(s) 0 month(s)

7. You'll then be taken to the full mortgage application to make any further changes as required.

8. Click through to the 'Advice, fees and declaration' page, check all information is correct, and when satisfied, click 'Submit Application'. Changes will be saved and transferred to our processing systems.

Advice, fees & declaration

Advice fee

Level of advice: Advice given

Fee you will charge applicant: £ 0

Valuation & lender fees

Please note that the fees listed below relate to the current version of the application only. TSB Bank plc will contact you to take payment for any outstanding fees or arrange a refund as necessary after the application has been resubmitted.

Valuation type: No Upgrade Required

Lender fees: There are no lender fees to pay for the selected product(s).

Declaration

Please print the application declaration document and give to each applicant.

- Please confirm that each applicant has been given a copy of the declaration and agrees to the terms & conditions, and that each applicant has been presented with an illustration for the product(s) they are applying for.
- Please confirm that you have the applicant(s) permission to proceed to Full Mortgage Application.

Valuation details | Submit application