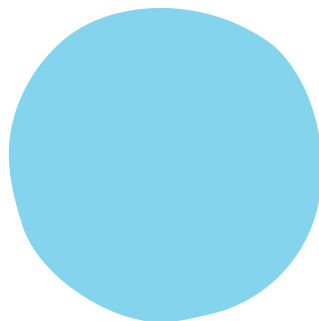




Taking back control and amending income details.



Taking back control and amending income details:

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

Case summary

Next steps

Application has been submitted. To allow the case to progress, we require the following documents.

Other options

Take back control of the case to change some details on the application

Documents required

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

Document	Status
Address Verification (MG000000003222127) For Mark Spencer	Requested
Name Verification (MG000000003222127) For Mark Spencer	Requested
Latest payroll (MG000000003222127) For Mark Spencer	Requested

Attach document

Overview

7/13

Active - Pre Offer

Last activity: Address Verification Case Requirement has been requested, a few seconds ago (Case tracking)

New Purchase
Owner Occupation

Case information

View all case documents

View case tracking

View case messages (0 unread)

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.

Application updates

Declaration

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 product(s)

Enter details of a new security property

Update to loan requirements details

Update to personal details

Update to repayment strategy details

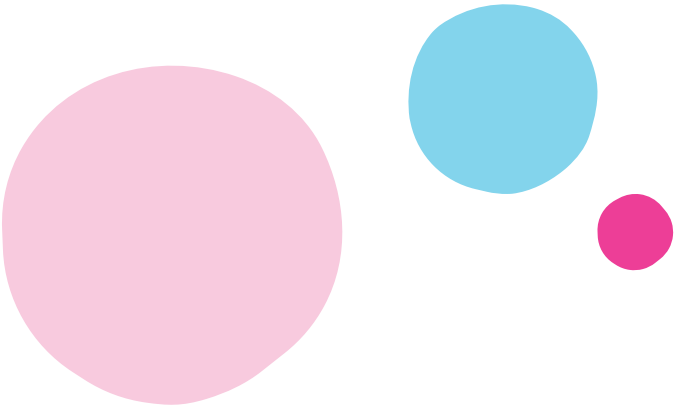
Update to income/expenditure details

Update to employment details

Update to conveyancer details

Cancel

Start



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 at 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'.

The screenshot shows a 'Product Selection' page. On the left, there's a sidebar with sections: 'Summary', 'Loan requirements', 'Costs', 'Affordability', and 'Payment route'. The 'Loan requirements' section is expanded, showing 'Repayment' (£100,000), 'Interest only' (£0), and 'Preferred term' (40 year(s) 0 month(s)). The 'Costs' section shows 'Initial monthly payment' (£394.63) and 'Total amount payable' (£200,478.15). The 'Affordability' section shows 'Maximum borrowing' (£325,000) and 'Minimum term' (4 year(s) 0 month(s)). The 'Payment route' section shows 'Test Route' with a 'Select' button. The main area is titled 'Loan parts (1)' and shows a table with columns: 'Repayment amount' (£100,000), 'Interest only amount' (£0), and 'Term' (40 year(s) 0 month(s)). There are 'Edit' and 'Remove' buttons for the loan part. At the bottom right, there are 'Generate illustration' and 'Apply' buttons.

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.

The screenshot shows the 'Advice, fees & declaration' page. On the left, there's a sidebar with a list of steps: 'Applicant contact details', 'Employment details', 'Property address', 'Property details', 'Bank details', 'Conveyancer details', 'Valuation details', and 'Advice, fees & declaration'. The 'Advice, fees & declaration' step is selected and highlighted. The main area is titled 'Advice, fees & declaration' and contains three sections: 'Advice fee', 'Valuation & lender fees', and 'Declaration'. The 'Advice fee' section has a 'Level of advice' dropdown set to 'Advice given' and a 'Fee you will charge applicant' input field with '£ 0'. The 'Valuation & lender fees' section has a 'Valuation type' dropdown set to 'No Upgrade Required' and a 'Lender fees' section stating 'There are no lender fees to pay for the selected product(s)'. The 'Declaration' section has a 'Please print the application declaration document and give to each applicant.' instruction and three bullet points: '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.', and 'Please confirm that you have the applicant(s) permission to proceed to Full Mortgage Application.'. At the bottom, there are 'Valuation details' and 'Submit application' buttons.