



Mortgage Application System

Training Guide

Table of Contents

Introduction.....	3
Phases	3
Benefits of using the Mortgage Application System	3
How to access the AIP.....	4
Completing the Agreement in Principle	5
Submitting the agreement.....	7
Generating a KFI	8
Completing your full mortgage application	9

Appendix 1: The Abbey Application Process chart

Introduction

The Mortgage Application System has been developed within Toolbox to ensure a quicker and more efficient way for you to complete a Mortgage Application.

You will be able to use the system to complete an Agreement in Principle (AIP) and obtain a decision. You will then be able to directly access the lenders website to obtain a key facts indicator (KFI) and complete and submit the full mortgage application.

As the system is fully integrated with Toolbox the information from the client Fact Find will populate into the Agreement in Principle. This in turn will be used to populate part of the full mortgage application form, ensuring that you do not need to repeat and double key information, saving you time and repetition.

Note: If you are selling an Abbey product to a single applicant who is either unemployed, working in the voluntary sector or a houseperson, please use the Abbey Introducer Internet site which can be accessed via this link:

<https://www.introducers.abbey.com/>

Phases

The Mortgage Application Integration will occur in phases.

Phase 1. Complete an Agreement in Principle (AIP)

Phase 2. Generate the KFI

Phase 3. Submit a full mortgage application.

Benefits of using the Mortgage Application System

- The client Fact Find populates 90% of the AIP saving you time and repetition.
- Amendments made to the AIP will automatically update the Fact Find.
- An Instant decision is given when submitting the AIP and is stored in Toolbox.
- Toolbox stores your lender username and passwords within Toolbox.
- Direct access from Toolbox to the Lender website where the AIP is stored.
- Direct access from Toolbox to lender website to complete a full mortgage application – this will be pre populated with all previous information stored.

How to access the AIP

- Add a new clients details to Toolbox or view an existing client
- You will then need to create a new sales workflow or view an existing sales work flow
- In order to ensure you fully benefit from using the integrated Mortgage Application System within Toolbox please ensure you have fully completed an online Mortgage Fact Find for the client which must be saved and submitted to the Compliance Summary page.
- You will also benefit from using the integrated Mortgage sourcing systems – Trigold or Mortgage via Toolbox, as you will be saving time and repetition of information as fields will be automatically populated from the Fact Find.

(For more information on how to complete any of these stages please refer to the relevant manuals located on the Personal Touch website www.personaltouchfs.com. Log on to the members site and manuals are located within Training and Compliance section – Toolbox Manuals)





- Once you have completed the above stages you are now ready to submit an Agreement in Principle.
- Click on Make Application from the left hand navigation of the client tab



- You will be able to view any existing applications at this stage. (There are no previous applications made in the example below)



- Click 
- Click on the Abbey logo

My Home	Branch	Personnel	Corporate Client	Individual Client	Policy	Tasks	Product	Statement	Admin
Search	Client Name: Daniel Bamford		Client Number: 1213869		Created By: shannond				
Import	← Back								
Main Details	Integrated Providers								
ID Check									
This Lead Tracking									
Policies									
Letter Generation									
Diary/Tasks									
Client Fee Management									
Create/View Sales									
Issue IDD									
Fact Find									
Fact Find Details									
Get Quotation									

- You will now be given the option to select the to complete an AIP or Apply direct to lender.

The options available will be highlighted in blue and underlined. You will only have the option to Apply Direct once you have completed an AIP. (How to Apply Direct is detailed later in this manual)

Mortgage Application
Agreement in Principle
Lender's Intermediary Website

- Click on [Agreement in Principle](#)

Completing the Agreement in Principle

- You will first be asked to accept the Agreement in Principle declaration.

You must discuss the customer declaration and also confirm your agreement to the advisor declaration. You are able to click on the relevant hyperlinks as circled below.

You must Agree to the declaration shown below in order to continue with the 'Agreement in Principle'

'Agreement In Principle' Declaration
The customer declaration (please click here to view) must be discussed with your customer(s) and they must give their consent to the declaration before you proceed with the 'agreement in principle'. A copy of the customer declaration must be given to the customer for their records. You will also be asked to confirm your agreement to the advisor declaration before proceeding with the 'agreement in principle'. Please click here to view it.
<input type="radio"/> I Decline <input type="radio"/> I Accept
← Back Next ▶

- To accept the declaration click into the circle next to I accept and then click on 'next'
- You will now be able to view the AIP

Personal Details	→	Employment & Income	→	Financial History	→	Loan Information
Please choose an application type						
Is this a joint application:	No					
Personal Details						
Title:	Miss					
Forename(s):	Lorenza					
Surname:	Ziccardi					
Date of birth:	10/12/1975					

Information entered in the main details and the Fact Find will be pre populated into the AIP. Approximately 90 % of the AIP is completed

- You will need to work through each page of the AIP form ensuring all fields are completed.
- The agreement form will be locked for editing when you first come in to it.
- At the bottom of each page you will have the option to select Edit, Next and Submit.

Edit ▶ Click on this to make the page live. You will be able to add information or make any amendments.

Any changes made to the AIP will automatically amend the Fact Find accordingly.

Update ▶ When the screen has been edited an 'Update' button will appear. Select this to update the page and save any changes.

Next ▶ Click on next to move to the next page.


Submit ▶ Click on 'Submit' to submit the agreement form.

- The fields in the AIP will reflect the information entered. For example, if the selected employment status is self employed the following questions will be different than if the employment status was retired.
- ❖ Please note that in the current address details section of the AIP, on the first page, the first line of the address is populated from the fact find but you **must amend** this by removing the house name or number and placing this in the field House number or name.


Flat Number:	<input type="text"/>	Flat Number:	<input type="text"/>
House Number or Name:	<input type="text"/>	House Number or Name:	<input type="text" value="125"/>
Address Line 1:	<input type="text" value="125 High Street"/>	Address Line 1:	<input type="text" value="High Street"/>
Address Line 2:	<input type="text" value="Solihull"/>	Address Line 2:	<input type="text" value="Solihull"/>
Address Line 3:	<input type="text" value="Birmingham"/>	Address Line 3:	<input type="text" value="Birmingham"/>

- When completing the AIP, where a value is not required please enter '0'

Submitting the agreement



- When you reach the end of the AIP and are ready to submit it click on the  button at the end of the page.
- If any information is missing on the agreement form, the page will refresh and list any areas that need completing.

Eg.

- **Applicant 1 - Sex is required.**
- **Applicant 1 - Maintenance/investment? is required.**
- **Applicant 1 - Job title/description is required.**
- You will need to make the relevant amendments and then click on  again.
- Once all the information is completed click on submit you will be asked for the following authentication details:

These are the same credentials you will use to access the lenders website directly and should be obtained from the lender.

Authentication Details	
Company/Introducer ID:	<input type="text"/> <input type="text"/> **Please use lowercase letters
Password :	<input type="password"/> **This field is case sensitive
Passcode :	<input type="password"/>

You only need to enter the full details in the first time you use the system. Following the first 3 fields will automatically store for future reference, you will only need to enter the passcode when submitting an agreement.

- You will then receive a message advising that Toolbox is contacting the lender.

Please wait while we contact Abbey. This may take up to 30 seconds.
If this page does not refresh, please click [here](#).



- The decision will then appear in the same screen

Lender Applications					
Date	Lender	Decision	Detail	Details	Query
07/01/2008	ABBEY	Provisional Accept	Your application for an agreement in principle has been provisionally accepted. Based on the information provided we are happy to consider your client's mortgage but it will need underwriter approval. Please complete and transmit the full mortgage application.	View	
One item found.					

You will receive one of the following decisions:

Provisional Accept:

Your Agreement In Principle has been provisionally accepted. Based on information provided we are happy to consider your client's mortgage but it will require underwriter approval. Please complete and transmit the full mortgage application.

Accept:

Your Agreement In Principle has been accepted. Based on information provided we are happy to consider your client's mortgage. Please complete and transmit the full mortgage application for a decision, including property details.

Outside Lending Policy:

The application details, as input, do not meet our lending policy. We have provided further guidance below. Our Lending Criteria help text may be useful to view our up-to-date policy. If any details have been input incorrectly, and you would like us to reassess our decision, please submit another AIP.

Specialised Underwriting:

Your Agreement In Principle requires further review by our Specialist Mortgage Service. Please complete and transmit the Full Mortgage Application.

Decline:

Your Agreement in principle has been declined. Unfortunately, we are unable to assist any further with this application.


Referred:

There has been a problem processing your AIP decision and your application has been referred to an underwriter. We apologise for any inconvenience and will aim to provide a decision within 1 hour, this will be communicated via your AIP decision screen. Please check your AIP decision screen on a regular basis for updates.

Generating a KFI

Once you have submitted your AIP the client information will be stored with the lender.

To generate the KFI:


- Select 'Make Application' from the left hand navigation of the client tab
- Click on  in the main screen
- You will then be asked to search for the lender as before.
- Once you have searched your lender you will now be able to select Lender's Intermediary Website



- You will be taken direct to the lenders website where you can log in and search for you client
- You can now generate the KFI

You must save the KFI to the compliance summary. To do this click on save and chose where you wish to save the document to. You can now follow the add attachment process within the Compliance Summary section to attach the KFI. (For more information on how to complete any of these stages please refer to the relevant manuals located on the Personal Touch website www.personaltouchfs.com. Log on to the members site and manuals are located within Training and Compliance section - Software Guidance Manual)

Completing your full mortgage application

- Select 'Make Application' from the left hand navigation of the client tab
- Click on  in the main screen
- You will then be asked to search for the lender as before.
- Once you have searched your lender you will now be able to select Lender's Intermediary Website



- You will be taken direct to the lenders website where you can log in and search for you client

- You will then be able to complete the full mortgage application. **This will be pre populated with all information already entered in the AIP.**

You must save the full mortgage application to the compliance summary. To do this click on save and chose where you wish to save the document to. You can now follow the add attachment process within the Compliance Summary section to attach the Full Mortgage Application. (For more information on how to complete any of these stages please refer to the relevant manuals located on the Personal Touch website www.personaltouchfs.com. Log on to the members site and manuals are located within Training and Compliance section – Toolbox Manuals)

Abbey Application Process

