



**BM Solutions
Mortgage Application System**

Training Guide

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Introduction

Toolbox has now been integrated with BM Solutions to ensure a quicker and more efficient way for you to submit a Mortgage Application to BM Solutions.

By using this system, information from the client Fact Find will populate straight into the Agreement in Principle within the BM Solutions website and you will receive an instant decision, ensuring that you do not need to repeat and double key information, saving you time and repetition.

Benefits of using the Mortgage Application System

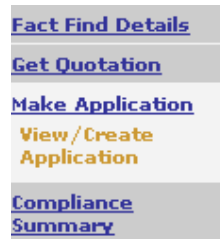
- The client Fact Find populates 95% of the AIP saving you time and repetition.
- Receive an instant decision when submitting to BM Solutions
- Toolbox stores your lender username and passwords within Toolbox.
- Direct access from Toolbox to the Lender website where the AIP is stored.
- Direct access 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 client's 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 that 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.


(For more information on how to complete any of these stages please contact the DA support team directly.)

- Once you are ready to complete an Agreement in Principle please follow the stages below.
- 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)



- Select 
- Enter a provider number or provider name to search for the provider and click on 'search'

- Results will be listed in the 'provider result' box below. Click on 'select' next to the relevant provider.

Provider Results		
<u>Provider No</u>	<u>Provider Name</u>	<u>Action</u>
1048	BM Solutions	Select

- You will now be given the option to select 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

Information entered in the main details and the Fact Find will be pre populated into the AIP. Approximately 95 % 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.

Personal Details	→	Address History	→	Employment History and Income	→	Previous Employment	→	Outgoings	→	Credit History
Are you submitting a case via a club/network or principal										
Are you submitting a case via a club/network or principal*:										
Yes <input type="radio"/> No <input type="radio"/>										

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

- You will be asked if the case is being submitted via a club/network or principal. Click in Yes and this will automatically refresh the page to ask additional questions.

Are you submitting a case via a club/network or principal	
Are you submitting a case via a club/network or principal*:	Yes <input checked="" type="radio"/> No <input type="radio"/>

Intermediary Details	
Mortgage Club/Network or Principal name*:	<input type="text" value="PTFS"/>
Is the mortgage club the primary contact for this case*:	Yes <input type="radio"/> No <input checked="" type="radio"/>
Will you be charging the customer a fee for arranging this mortgage*:	Yes <input type="radio"/> No <input checked="" type="radio"/>

At the bottom of the page you will have various options to save, submit and move on.

Save ▶ This will save the information without validating the information to see if all areas completed correctly.

Update ▶ This will validate this information entered and save the amendments.

Next ▶ This will validate the information, save the amendments and move to the next page.

Submit ▶ Click on 'Submit' to submit the agreement form. All information will be validated and submitted to BM Solutions.

- If you have selected a button that validates the information entered, and you need to complete mandatory fields then this will be indicated in red at the top of the page.



Applicant 1 - Are you submitting a case via a club/network or principal is required.
 Applicant 1 - Loan Term (Months) is required.

Are you submitting a case via a club/network or principal	
Are you submitting a case via a club/network or principal*:	Yes <input type="radio"/> No <input type="radio"/>

Application Details	
Is this a joint application*:	<input type="text" value="Yes"/>
Mortgage Application type*:	<input type="text" value="New Mortgage"/>
Type of applicant(s)*:	<input type="text" value="Standard"/>
Loan amount required (£)*:	<input type="text" value="150000"/>
Purchase price/Estimated value of property (£)*:	<input type="text" value="250000"/>
Loan Term (Years)*:	<input type="text" value="20"/>
Loan Term (Months)*:	<input type="text" value=""/>



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

Submitting the Agreement In Principle

- 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 any areas that need completing will be listed at the top of the screen.
- You will need to make the relevant amendments and then click on  again.
- Once all the information is completed, click on submit and 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	
Introducer ID :	<input type="text"/>
Password :	<input type="text"/>
Memorable place :	<input type="text"/>
Memorable date (in dd-mm-yyyy format) :	<input type="text"/>
Memorable person :	<input type="text"/>
Favourite book or film :	<input type="text"/>

You only need to enter the full details in the first time you use the system. Following this, your credentials will be stored in Toolbox for future use.

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

Please wait while we contact BM Solutions. This may take up to 30 seconds.



You will then receive the following message:

Lender Applications						
Date	Lender	Decision	Detail	Details	Query	Url
12/03/2008	Bms	Your application has been created successfully with reference number: 2178551				BM Solutions
One item found.						

You will now be able to view your completed AIP on the lenders website. To do this:

- Make a note of the reference number in the decision section above. (In this example 2178551)
- Click on the link [BM Solutions](#) above to access the website.
- A new window will open with BM Solutions

EXISTING USER LOG ON

If you have used BM Solutions online before, please enter your security details and click the 'Log On' button.

Username

Password

Your memorable book/film

[▶ Forgotten logon details](#)

- Enter your existing user details and click Log On
- You will now be able to retrieve the AIP submitted through Toolbox

Main Menu

Please choose from one of the options below:

▶ Create Application

▶ Upgrade KFI to Full Application

▶ Retrieve Existing Applications

▶ View Accepted Documents

- Click on Retrieve Existing Application.

Search for existing applications

Application Search
Use this to search by proposal number, application number, roll number or broker reference number. Ensure that application numbers are 11 digits long.
 Application/Roll/Reference number

Customer Search
 Applicants forename Applicants surname
 Postcode

- Enter the application number that was recorded in Toolbox when you submitted the AIP (eg. 2178551) in the application search section.. Alternatively enter the applicants' details in the customer search section. .
 - Click on Search
 - The results will appear below
 - Click on the BM Response number and the AIP will open. The Application will be fully completed.
 - You can go through and check the application and make any amendments if necessary.
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- You will have the options at the top of the page to navigate you through t he application



- Once you are happy all the information is correct click on 'submit' and you will receive your decision from BM Solutions within a minute