

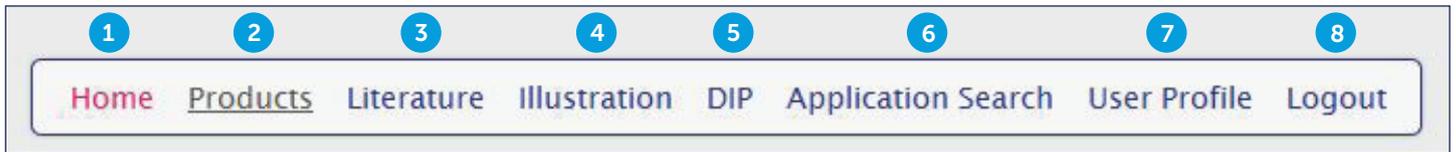
System user guide

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THIS INFORMATION IS FOR THE USE OF MORTGAGE INTERMEDIARIES AND OTHER PROFESSIONALS ONLY

Navigation is easy, with all menu options displayed on every screen.



- 1 Home**
Click here to return to your homepage.
- 2 Products**
Click here to launch the Precise Mortgages' website in a separate tab. From here you can access information about all of our products, including rates and criteria.
- 3 Literature**
Click here to launch the Precise Mortgages' website in a separate tab. In the 'Document downloads' section you will be able to access both customer and broker documentation.
- 4 Illustration**
To produce a quick illustration of what your customer could borrow, use this link. The illustration only takes a couple of minutes and does not credit score your customer.
- 5 Decision in Principle (DIP)**
To produce a DIP for your customer click here. This will only leave a soft footprint on your customer's credit profile and will give you an instant decision.
- 6 Application Search**
To quickly find a case, simply fill in at least one of the search criteria boxes and press 'Search'.
- 7 User Profile**
Click here to manage your account. From here you can change your password, address, contact details or submission route if you are Directly Authorised.

More details on these functions can be found on page 4.
- 8 Logout**
Click here to logout. **Don't forget to hit save before you logout if you are submitting a case.**



FCA Details
If your firm does not have a FCA number, please enter the FCA number of your Principal Company

6 Your Firm FCA number *

Firm details

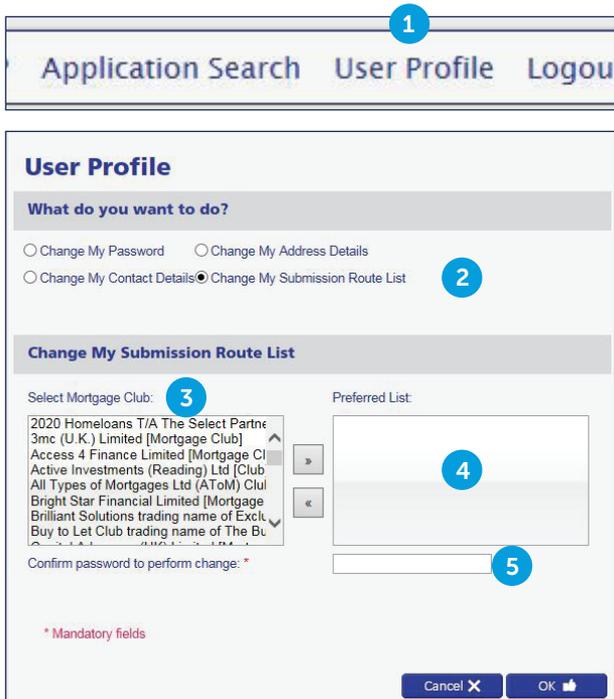
Firm name Charter Court Financial Services Limited
Firm address 2 Charter Court., Broadlands, Wolverhampton, West Midlands, WV4 6ST

Recent Cases				
Case ID	Name	Date Created	Property	Status
M2201236731	Joe Smith	22 Jan 2018		Quick KFI Produced
M2201236730	David Davies	22 Jan 2018		Quick KFI in Progress
M2201236729	David Davies	22 Jan 2018		DIP Decision Accept
M2201236728	George Jones	22 Jan 2018		DIP Decision in Progress
M2201236727	Frank Jones	22 Jan 2018	WV10 6TD	DIP Decision Accept
M2201236726	Example Broker	22 Jan 2018	WV10 6TD	Application in Progress

Case management

Your 10 most 'Recent Cases' will be displayed on your homepage for ease of reference, shown by the screenshot to the left.

- A Your 'Case ID' provides a unique reference for your individual cases. By clicking on these references you can access the full case information.
- B 'Status' will confirm the current status of your case in real time. (Please note that there is also an 'Action List' in this section that will be ticked as each stage is reached - this will highlight your case's progress.)



1

Application Search User Profile Logout

User Profile

What do you want to do?

Change My Password Change My Address Details

Change My Contact Details Change My Submission Route List

Change My Submission Route List

Select Mortgage Club:

2020 Homeloans T/A The Select Partne
3mc (U.K.) Limited [Mortgage Club]
Access 4 Finance Limited [Mortgage Cl
Active Investments (Reading) Ltd [Club
All Types of Mortgages Ltd (AToM) Clu
Bright Star Financial Limited [Mortgage
Brilliant Solutions trading name of Excit
Buy to Let Club trading name of The Bu

Preferred List:

Confirm password to perform change: *

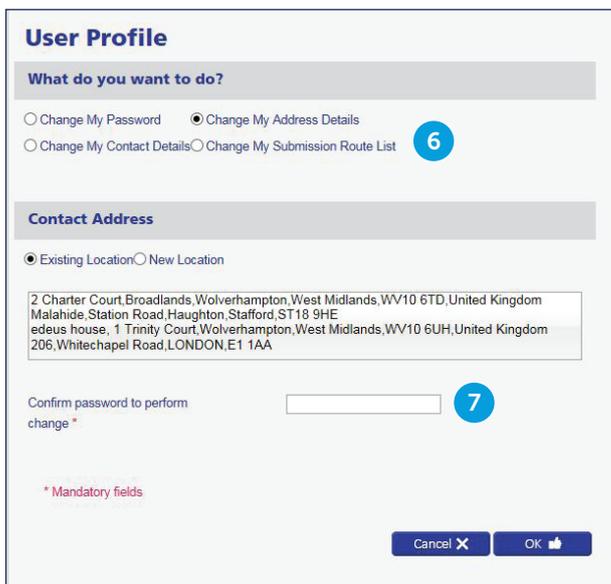
* Mandatory fields

Cancel X OK

Setting your preferred submission routes if you are Directly Authorised (DA)

If you are a DA, before you start submitting cases you will need to select your preferred submission routes.

- 1 To do this you will need to visit 'User Profile', located in the top menu bar.
- 2 To select or change your preferred Mortgage Club(s), simply click on 'Change My Submission Route List'.
- 3 This will then display a list of Mortgage Clubs registered with Precise Mortgages.
- 4 You can choose as many or as few as you would like to by moving them across to the 'Preferred List' box. Simply click on your preferred route and click the arrow button. Going forward when submitting a case you will only need to choose from this personalised list to set the Mortgage Club you want to use.
- 5 Confirm your selection by entering your password.



User Profile

What do you want to do?

Change My Password Change My Address Details

Change My Contact Details Change My Submission Route List

Contact Address

Existing Location New Location

2 Charter Court, Broadlands, Wolverhampton, West Midlands, WV10 6TD, United Kingdom
Malahide, Station Road, Haughton, Stafford, ST18 9HE
edeus house, 1 Trinity Court, Wolverhampton, West Midlands, WV10 6UH, United Kingdom
206, Whitechapel Road, LONDON, E1 1AA

Confirm password to perform change *

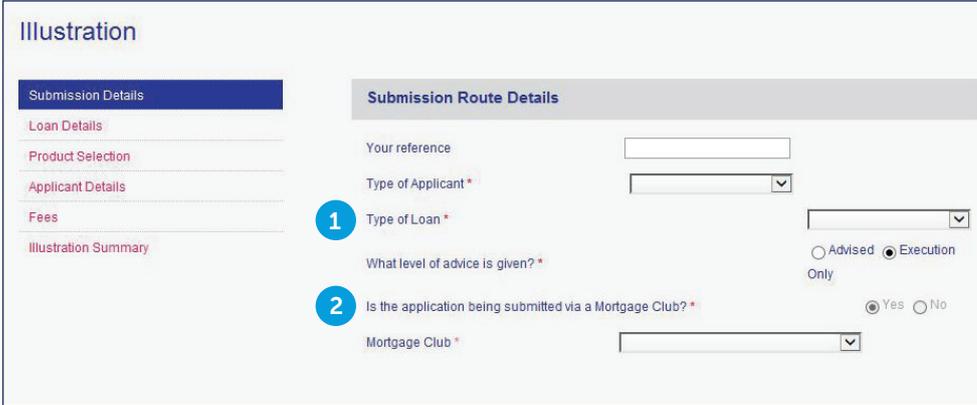
* Mandatory fields

Cancel X OK

Updating your details

- 6 Select the relevant option to update your password, address, contact details and submission routes (only DAs can amend their submission routes).
- 7 Any changes will need to be confirmed by entering your password.

If you want to produce an illustration based on just your customer's loan requirements before you submit a Decision in Principle (DIP), simply navigate to the 'Illustration' tab in the menu bar (please note that the products you can select from here may be different to those available once a DIP has been submitted).



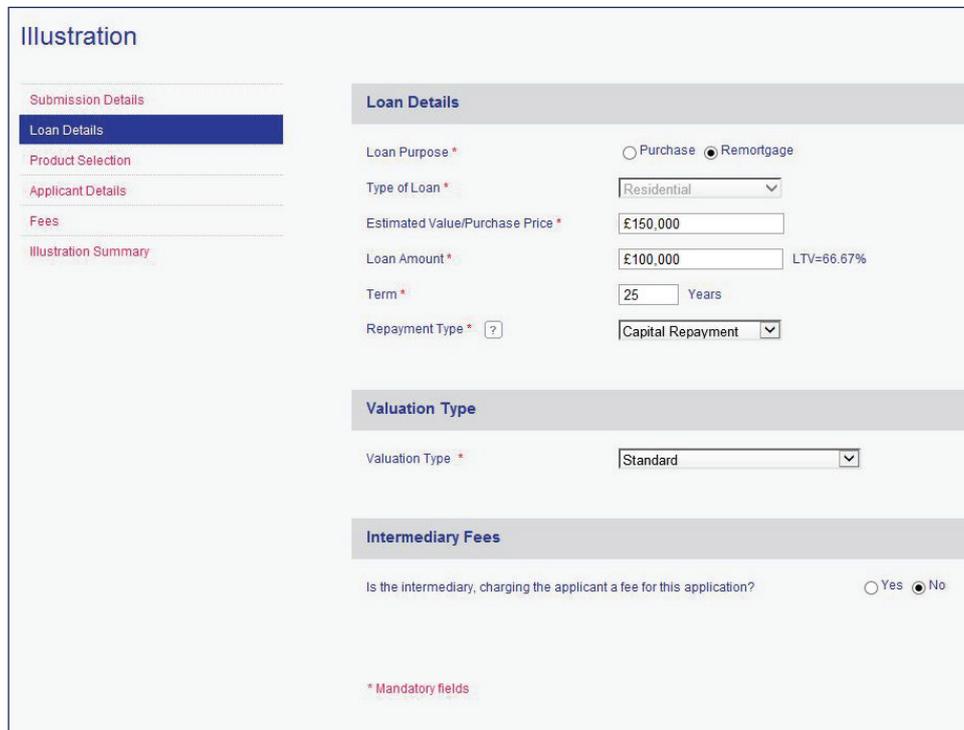
The screenshot shows the 'Illustration' form with the 'Submission Route Details' section highlighted. The left-hand navigation menu includes: Submission Details, Loan Details, Product Selection, Applicant Details, Fees, and Illustration Summary. The 'Submission Route Details' section contains the following fields:

- Your reference:
- Type of Applicant *:
- 1 Type of Loan *:
- What level of advice is given? *: Advised Execution Only
- 2 Is the application being submitted via a Mortgage Club? *: Yes No
- Mortgage Club *:

1 Please note when you select the level of advice given for residential loans only 'Advised' will be accepted.

2 If you are a DA and submitting your case through a Mortgage Club, only your preferred selection will show. To amend your preferences, you will need to update your user profile - see page 4 for details.

You will now need to enter some basic loan details.



The screenshot shows the 'Illustration' form with the 'Loan Details' section highlighted. The left-hand navigation menu includes: Submission Details, Loan Details, Product Selection, Applicant Details, Fees, and Illustration Summary. The 'Loan Details' section contains the following fields:

- Loan Purpose *: Purchase Remortgage
- Type of Loan *:
- Estimated Value/Purchase Price *:
- Loan Amount *: LTV=66.67%
- Term *: Years
- Repayment Type *:

The 'Valuation Type' section contains the following field:

- Valuation Type *:

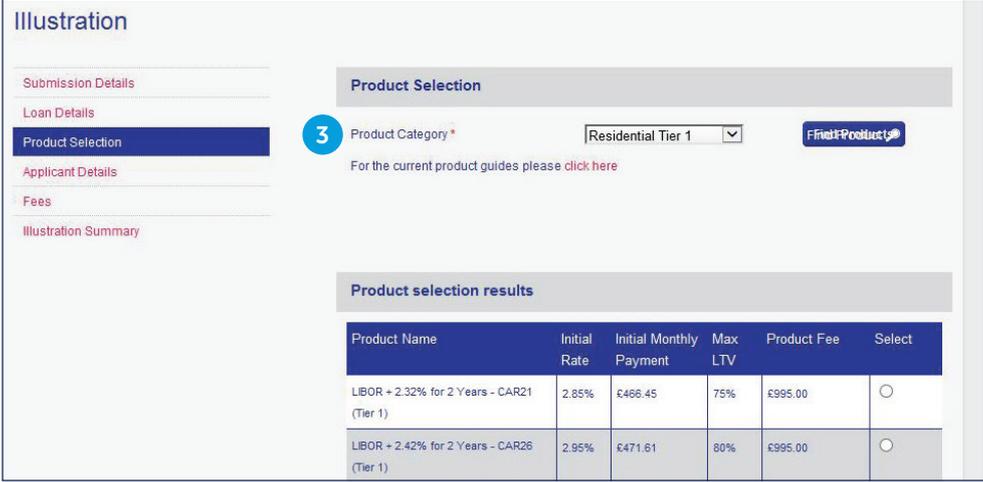
The 'Intermediary Fees' section contains the following field:

- Is the intermediary, charging the applicant a fee for this application? Yes No

* Mandatory fields

- Once you have submitted the loan details, hit the 'Next' button; the next page will display the products that are available based on the loan details provided (these products may not be available once a DIP is submitted). You will need to choose a product tier from the 'Product Category' drop down box.

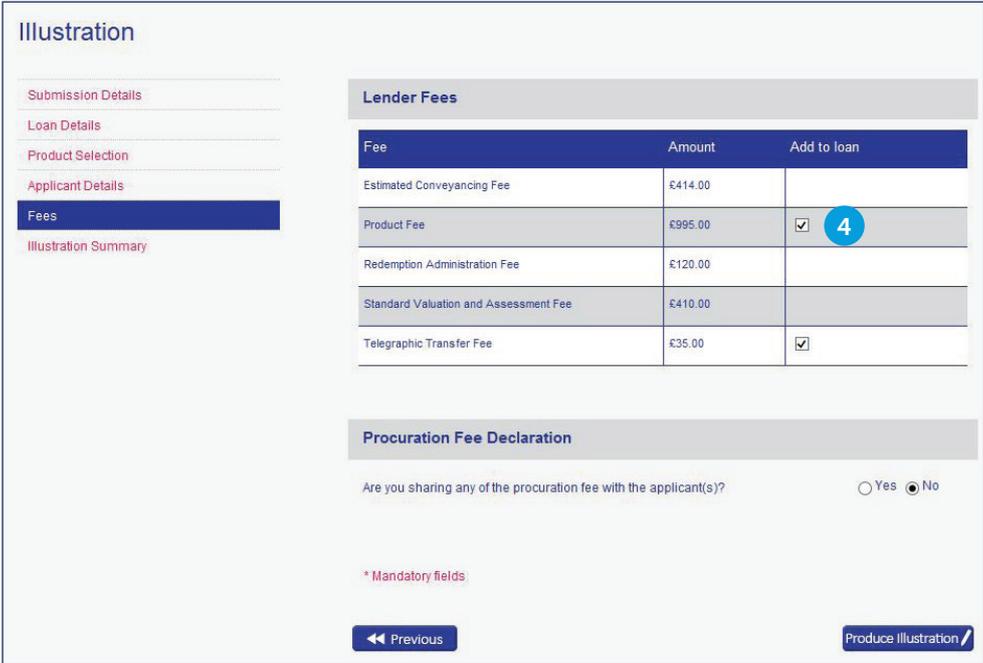
Once you have chosen your tier, the 'Find Products' button will bring back all of the products in this tier available based on the basic loan details provided.



Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Product Fee	Select
LIBOR + 2.32% for 2 Years - CAR21 (Tier 1)	2.85%	£466.45	75%	£995.00	<input type="radio"/>
LIBOR + 2.42% for 2 Years - CAR26 (Tier 1)	2.95%	£471.61	80%	£995.00	<input type="radio"/>

- You will then be asked to confirm the applicant's basic details and whether they would like to add the chosen product's fees to the loan (please note that you must ensure your customer has made a positive choice to add these fees to the loan); if your customer would like to add the fees to the loan, simply select the box in the 'Add to loan' column and a tick will appear, confirming the fees as added.

Finally, click the 'Produce Illustration' button to produce your customer's Illustration.



Fee	Amount	Add to loan
Estimated Conveyancing Fee	£414.00	<input type="checkbox"/>
Product Fee	£995.00	<input checked="" type="checkbox"/> 4
Redemption Administration Fee	£120.00	<input type="checkbox"/>
Standard Valuation and Assessment Fee	£410.00	<input type="checkbox"/>
Telegraphic Transfer Fee	£35.00	<input checked="" type="checkbox"/>

Are you sharing any of the procuration fee with the applicant(s)? Yes No

* Mandatory fields

Previous Produce Illustration

Once you have produced this Illustration you will then have the option to proceed to a DIP or return to your homepage.

1

Illustration **DIP** Application Search User Profile

Welcome to Precise for Intermediaries

A Broker Home

This is your homepage, where you can track the status of your recent cases and navigate our system to produce KFIs, DIPs and submit full mortgage applications for your clients.

If you do have any questions about the system, your cases, or our mortgage products, please give us a call on **0800 116 4385**

Message Details

Welcome to the new system, we have created a handy guide to help you navigate your way around. View our system user guide in the document download section on the Precise Mortgages website.

2

Recent Cases

Case ID	Name	Date Created	Property	Status
M2201236731	Joe Smith	22 Jan 2018		Quick KFI Produced
M2201236730	David Davies	22 Jan 2018		Quick KFI in Progress
M2201236729	David Davies	22 Jan 2018		DIP Decision Accept
M2201236728	George Jones	22 Jan 2018		DIP Decision in Progress

3

Summary for Case M2201236731, Residential, Remortgage

Applicant Name(s)	Mr Joe Smith	Property	
Loan Amount	£100,000	Estimated Valuation	£150,000
Term	25 Years	Repayment Type	Capital & Interest (Repayment)
Solicitor	-	LTV	67%
Product	LIBOR + 2.32% for 2 Years - CAR21 (Tier 1)		

Fees and Features

Estimated Conveyancing Fee	£414.00
Procuration Fee	£600.00
Product Fee	£995.00
Redemption Administration Fee	£120.00
Standard Valuation and Assessment Fee	£410.00
Telegraphic Transfer Fee	£35.00

Features - None

Documents

M2201236731 - KFI Illustration.pdf

Add new

4

Select new product + Proceed to DIP →

How to progress to DIP

To create a fully credit checked DIP you can select one of the following steps:

- 1 If you prefer to carry out a DIP without first producing an illustration, select DIP in the top menu bar.
- 2 If you have already produced an illustration for your customer, you can access their case summary from your recent cases on the homepage and progress to DIP from there. Don't worry, all of the previous information you have entered will be carried over.
- 3 Click on their 'Case ID', this will take you through to their case summary.
- 4 From the case summary, you can proceed to DIP by pressing the 'Proceed to DIP' button; this will carry through all the loan details from the Illustration.

Top tip!

If you need to download or upload a document which is relevant to the case, you can do so on the case summary page.

To download a document simply click on the required link underneath.

To upload a document, click 'Add new' and follow the steps.

DIP

Applicant:

Application Reference:

- Intermediary Declaration
- Submission Details
- Applicant 1 Details
- Loan Details
- Property Details
- Declaration
- Fees
- Application Summary

Submission Route Details

Your reference:

Type of Applicant * 1

Type of Loan * 2

What level of advice is given? * Advised Execution Only

Is the application being submitted via a Mortgage Club? * Yes No

Have you seen the applicant face to face? * Yes No

Mortgage Club * 3

* Mandatory fields

Creating a DIP

There are just 8 simple steps to producing a DIP for your customer. All DIPs give you a decision in an instant and only leave a soft footprint on your customer's credit profile.

Step 1 – Intermediary Declaration

At this point you must declare that the DIP you are about to submit adheres to our lending guidelines, and the customer has consented to proceed. Once confirmed, press the 'Next' button to start your DIP.

Applicant:

Sample

Application Reference:

M2201236723

- Intermediary Declaration
- Submission Details
- Applicant 1 Details 4
- Applicant Details
- Address Details
- Applicant Employment
- Adverse Details
- Applicant Commitments
- Applicant Mortgage Details
- Loan Details
- Property Details
- Declaration
- Decision Result
- Fees
- Application Summary

Applicants

Number of Applicants * 5 1 2

Personal Details

Title *

First Name *

Middle Name

Surname *

Date of Birth *

Expected Retirement Age

Nationality *

Rights to Reside in the UK * Yes No

Currently resident in UK? * Yes No

Length of Residency * years months From Birth

Marital Status *

Number of Child Dependants *

Number of Adult Dependants *

Do you currently hold a mortgage or own a property? * Yes No

Have you ever held a mortgage or owned a property? Yes No

Previous Names

Step 2 – Submission route details

- 1 Choose whether your customer would like a Residential or Buy to Let loan.
- 2 **We will not accept Execution Only on residential mortgages.**
- 3 If you are submitting business to us through a Mortgage Club you will need to choose your option from the dropdown.
Please note, if you are a DA, you will need to set your preferred submission route before starting the DIP. See 'Updating your User Profile' on page 4.

Step 3 – Applicant details

- 4 You will need to complete all of the sections for your applicant in order to progress to step 4.
- 5 If there are two applicants you will need to tick '2' for an additional applicant. You will then need to complete all of the sections again for applicant 2.

Loan Details

Loan Purpose * Purchase Remortgage

Type of Loan *

Estimated Value/Purchase Price *

Loan Amount * LTV=66.67%

Term * Years

Repayment Type *

Valuation Type

Valuation Type *

Intermediary Fees

Is the intermediary, charging the applicant a fee for this application? Yes No

Step 4 – Loan details

If you have produced a quick Illustration for your applicant, these details will be carried over to this section. If you have not, you will need to complete this section before you progress.

Step 5 – Property details

You will need to confirm whether the applicant has found a property, if they have you will need to complete this section. If they haven't, you can still proceed to DIP just select no and click the 'Next' button.

Decision In Principle (DIP)

DIP Submit

Your Case Reference number is: M2201236733

This stage is now complete. Clicking the submit button below will initiate the preliminary decision process which will take a few seconds while the relevant credit checks are performed.

Step 6 – Declaration

At this point you are about to progress to a preliminary decision, by selecting 'Submit' you will progress to a DIP.

- 1 A decision will be returned almost instantly.
- 2 If your applicant receives a 'Pass' you will be presented with a list of all of the products available to them. Please note, this may differ to the product you chose at Illustration.
- 3 Simply choose the most suitable product for your customer and hit the 'Next' button.

Decision

Decision Result: **Pass** 1

Precise Mortgages is pleased to confirm that the initial assessment process is complete. A record of this decision has been saved. Please note that if this decision is not converted to full application within 28 days it will expire.

Please continue and enter further details required on the following screens to produce a Key Facts Illustration.

Maximum gross loan includes any fees you may choose to add during the application

We carry out extra underwriting checks when assessing your full application. For details please click [here](#)

Available Products 2

Product Name	Initial Rate	Initial Monthly Payment	Max LTV	Product Fee	Select
LIBOR + 2.96% for 2 Years - CAR36 (Tier 2)	3.49%	£375.07	75%	£995.00	<input checked="" type="radio"/> 3
LIBOR + 2.96% for 2 Years - CAR41 (Tier 3)	3.49%	£375.07	70%	£1,495.00	<input type="radio"/>
3.59% Fixed for 2 Years - CAR42 (Tier 3)	3.59%	£379.10	70%	£1,495.00	<input type="radio"/>
3.59% Fixed for 2 Years - CAP40 (Tier 2)	3.59%	£379.10	75%	£995.00	<input type="radio"/>

Step 7 – Fees

Once you have chosen the product you will be presented with any fees associated with that product, if your customer would like to add all or some of these fees to the loan simply tick the relevant boxes.

At this point you will also need to declare if there are any intermediary fees and if you are sharing your procurement fee with the applicant.

Step 8 – Application summary

At this point you will be returned to the case summary which can be accessed in the future from your homepage.

- 4 You can see the application status here.
- 5 You can download a Decision in Principle Certificate, which can be given to the applicant.
- 6 You can also progress to a Full Mortgage Application (FMA) by clicking the 'Proceed to FMA' button.
- 7 If required you can also edit the DIP or copy the information over to a new DIP.

Application Status 4

- DIP Decision in Progress
- DIP Decision Accept
- DIP Illustration Produced
- Application in Progress
- Application Accept
- Application Submitted
- Application Assessed
- Valuation Instructed
- Valuation Received
- Assigned to Underwriting
- Offer Issued
- COT Received
- Completed

Proceed Options

- Edit DIP 7
- Proceed to FMA
- Copy to New DIP

Contact Us

Summary for Case M2201236733, Residential, Purchase

Applicant Name(s)	Mr A Smith	Property	
Loan Amount	£100,000	Estimated Valuation	£150,000
Term	25 Years	Repayment Type	Capital & Interest (Repayment)
Solicitor	-	LTV	67%
Product	LIBOR + 2.96% for 2 Years - CAR36 (Tier 2)		

Checklist items

None

Fees and Features

Estimated Conveyancing Fee	£216.00
Procurator Fee	£600.00
Product Fee	£995.00
Redemption Administration Fee	£120.00
Standard Valuation and Assessment Fee	£410.00
Telegraphic Transfer Fee	£35.00

Documents 5

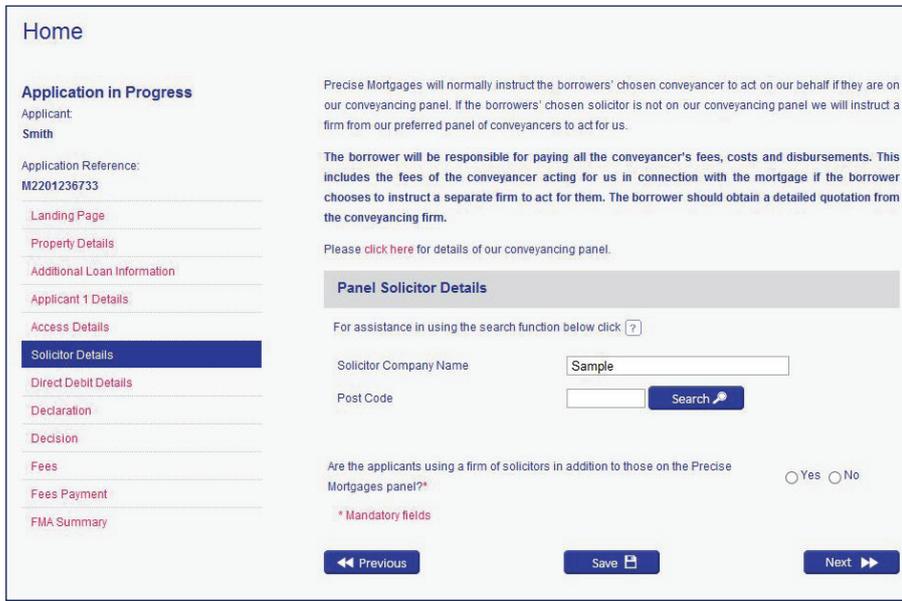
- DIPCertificate_A_Broker.pdf
- M2201236733 - KFI Illustration.pdf
- [Add new](#)

Submitting an application

Once you have submitted your customer's DIP and it has been accepted, all you need to do is enter the few remaining details to submit a Full Mortgage Application (FMA).

To submit a full application select 'Proceed to FMA' on the case summary page, which you can access from your recent cases on the homepage.

The mortgage system will navigate you smoothly through the process, auto inputting any previously collated information. You can also save your progress at any time by pressing the 'Save' button located at the bottom of each FMA page.



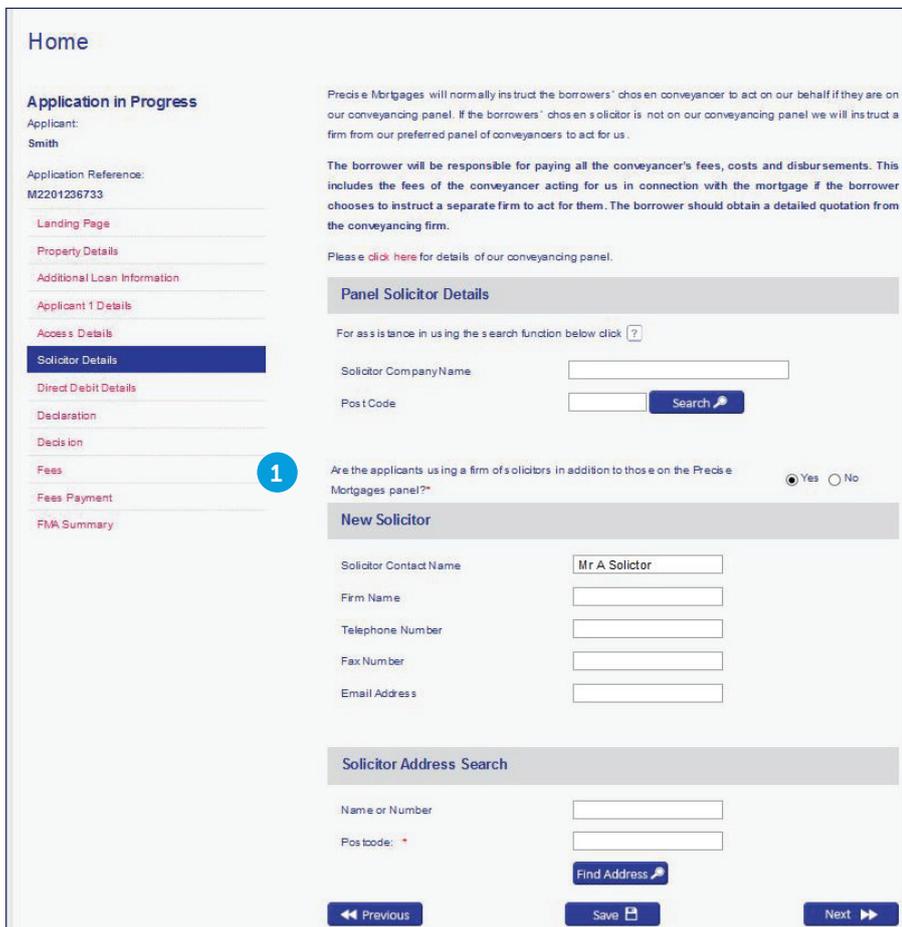
Conveyancer Panel

As part of the FMA, you will need to select the conveyancer who will act for Precise Mortgages and the conveyancer that will act for the applicant.

Prior to application, the borrower should select the conveyancer that they wish to act for them. Details of our Conveyancer Panel can be found at precisemortgages.co.uk/buytolet/ Conveyancer for buy to let mortgages or at precisemortgages.co.uk/residential/ conveyancer for residential mortgages.

Details of the borrower's chosen conveyancer will need to be added, as shown to the left.

This can be done by typing in the first three letters of the relevant firm name and clicking 'Search', or by entering the firm's postcode and clicking 'Search'.



1 If your customer has chosen legal representation from a firm that **does not** feature on our panel, please select 'Yes' and confirm their details in the 'New Solicitor' section.

Once you have input all of the required information, you will then reach 'Producing FMA Decision' stage. At this point you will find out if the applicant has been accepted or declined.

If your applicant passes and is accepted, you will be presented with all the products your applicant is suitable for.

At this point you will need to select which product is best for your applicant.

Submitting an application

Fees Payment

To proceed with the application the following payments are now due:

- a standard valuation and assessment fee of £410.00

For full details of all fees, please refer to Section 8 of your Key Facts Illustration.

Precise will not be able to proceed with this application until all required fees have been paid. The application can be 'saved' at this point if you do not have valid card details.

Who is the cardholder? *

* Mandatory fields

The 'Fees Payment' screen provides a summary of all fees to be paid. We accept most major credit cards and debit cards and the relevant details will be requested on screen. We will validate the account information immediately and confirm if the payment has been successful.

You will then be provided with your FMA summary.

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.