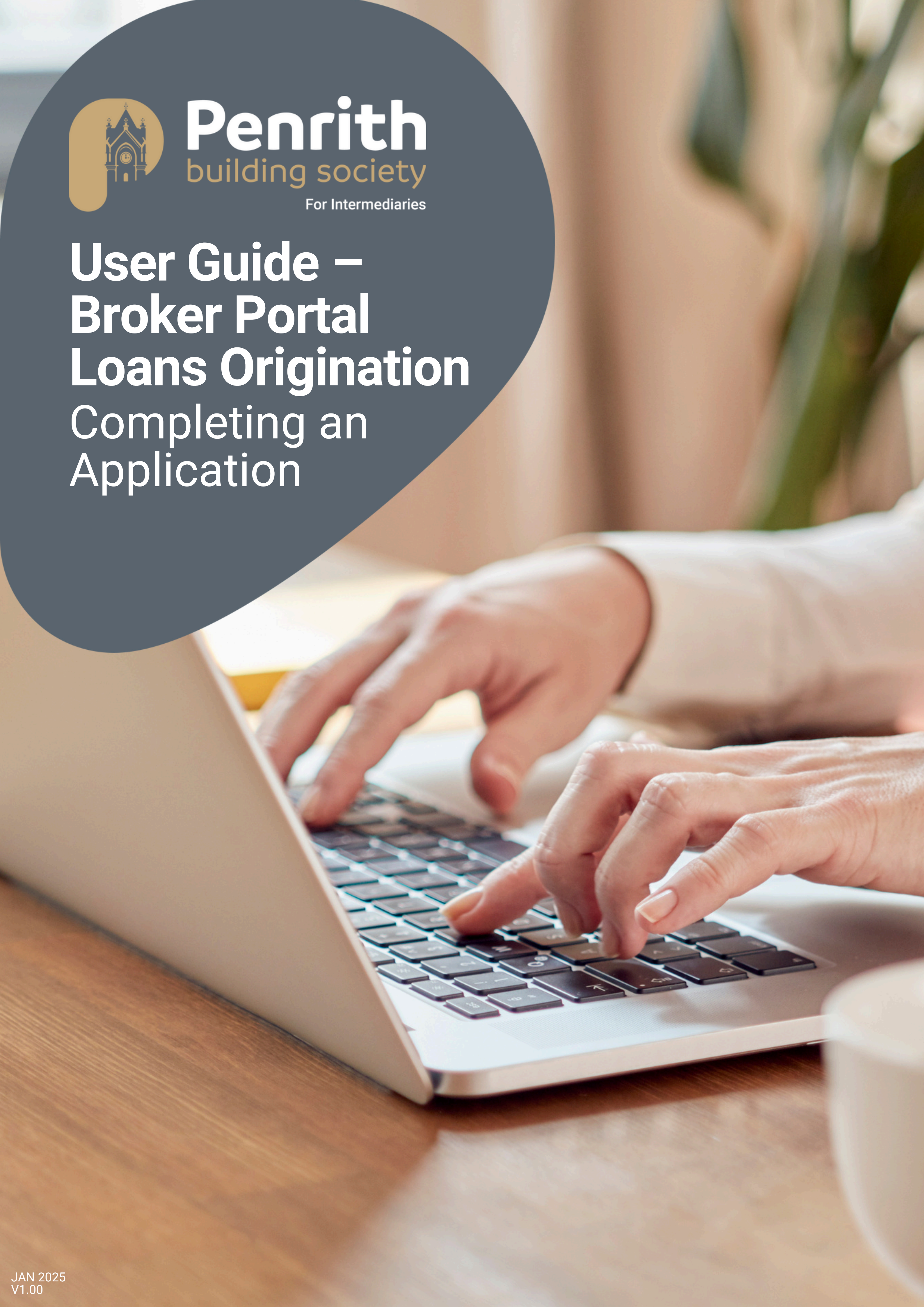


Penrith building society

For Intermediaries

User Guide – Broker Portal Loans Origination

Completing an Application

JAN 2025
V1.00

Contents

User Guide Information

This user guide will explain how to create an application in our Loans Origination system. To produce your application, you will need to work through various stages.

The guide is designed to be a step-by-step best practice guide.

For further support or guidance on any of the information contained in this guide please contact mortgages@penrithbs.co.uk.

Getting Started

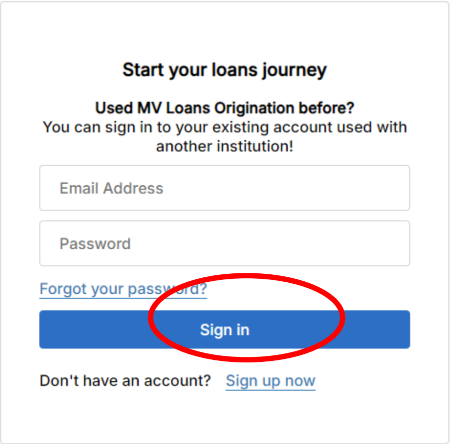
Logging In

To complete an application, you need to be logged into your Loans Origination account. You must be registered with Penrith Building Society before you can log in to your account. For support registering as a Broker, please contact our BDM or our Head Office for further information. Once your registration is complete, you can then log in to access your account.

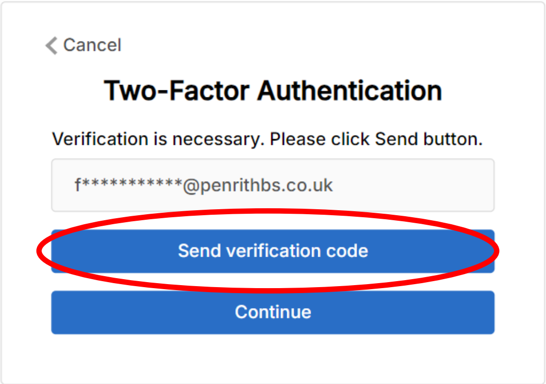
To log in:

Access your Loans Origination page Intermediaries Support - Penrith Building Society
enter your email address and password in the relevant boxes

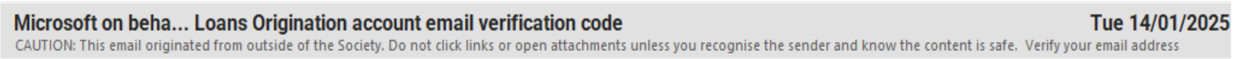
Click 'Sign In'



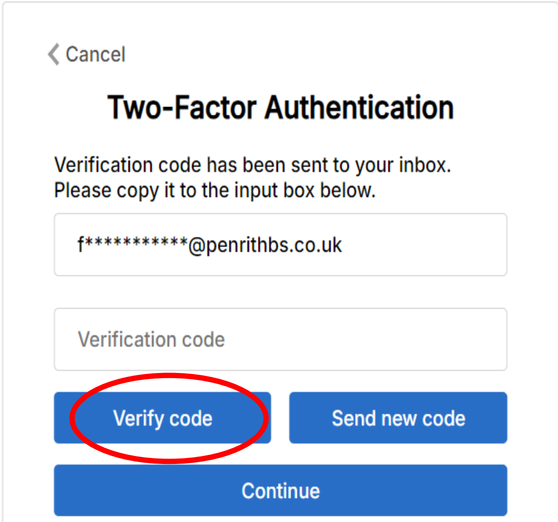
You will then need to enter a 2 factor authentication code sent to your email address to access your account.

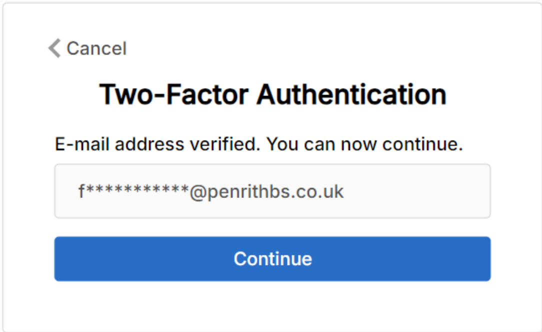


An email will then be sent to your registered email address with the code you need to enter. Check your email for verification code.



Enter the code in the Verification code box, click '**Verify Code**'



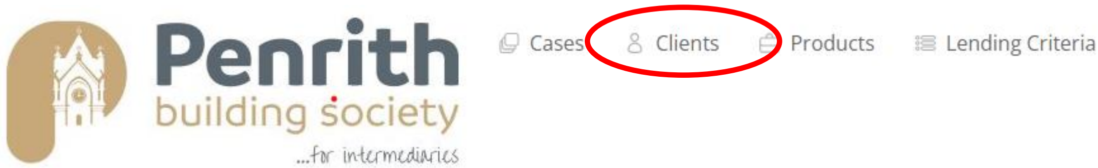


You will then land on your '**Cases**' page. You will see the most recent cases you have been working on appear in a list.

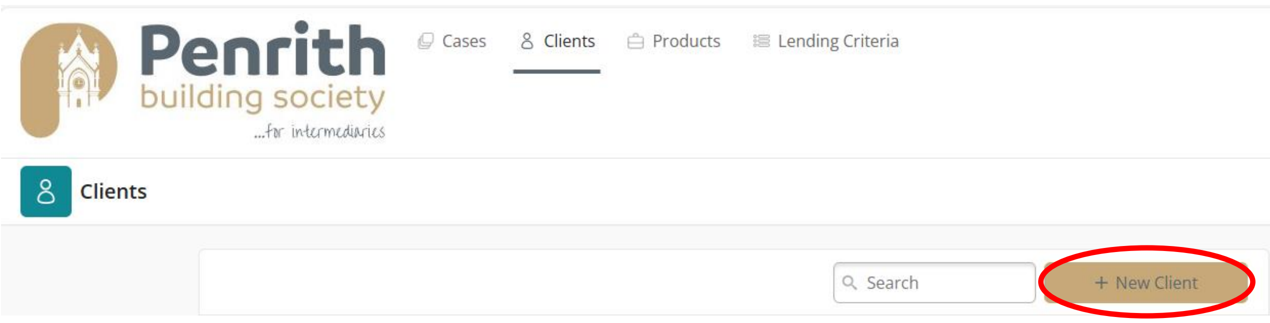
Starting a New Application – Client Set Up

Clients can be set up in advance to link them to a mortgage application. You will only need to set up a client once, their details can be edited at any time.

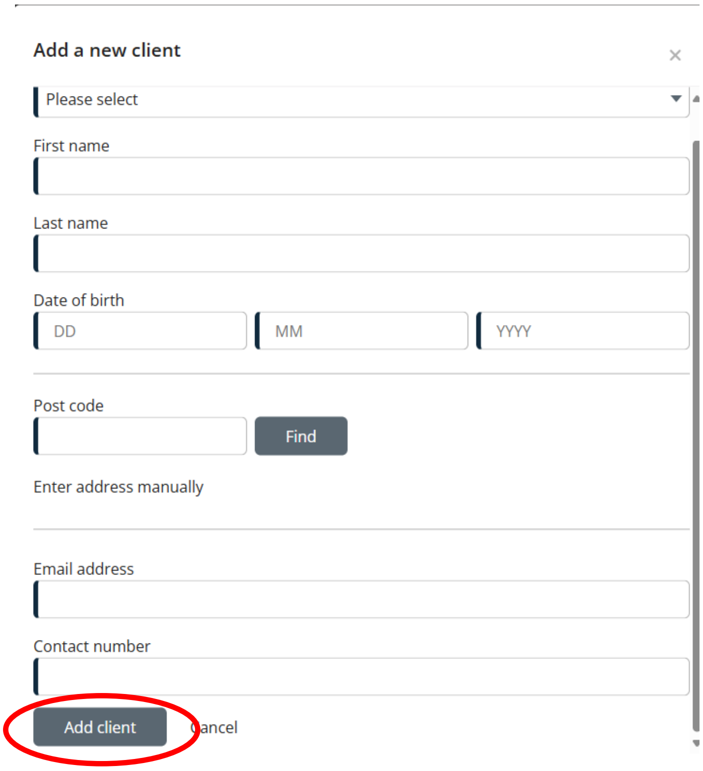
Click Clients



Click '+ New Client'



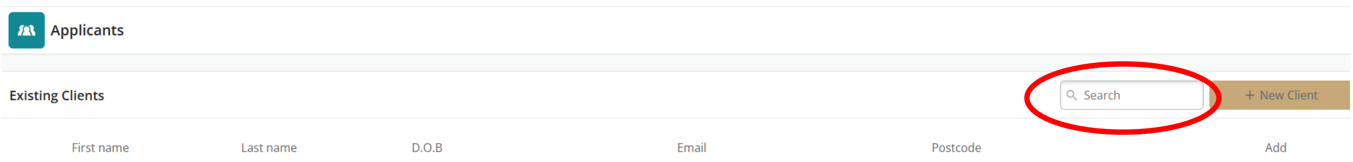
Complete the client details in the boxes provided, once complete click ‘Add Client’



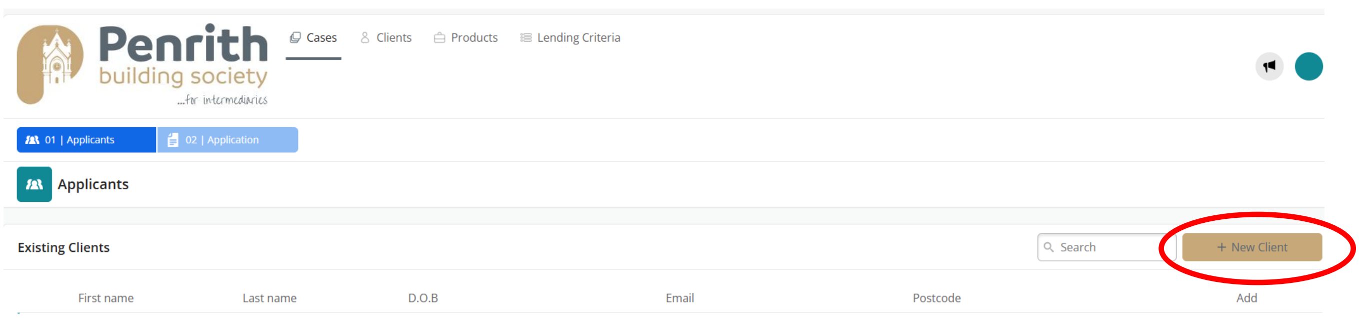
The new client you have created will then appear in the ‘Existing Clients’ section.

You then need to add the relevant client(s) to the case. Clients can be new, or may have been previously set up.

You can search through your existing clients by using the search function.



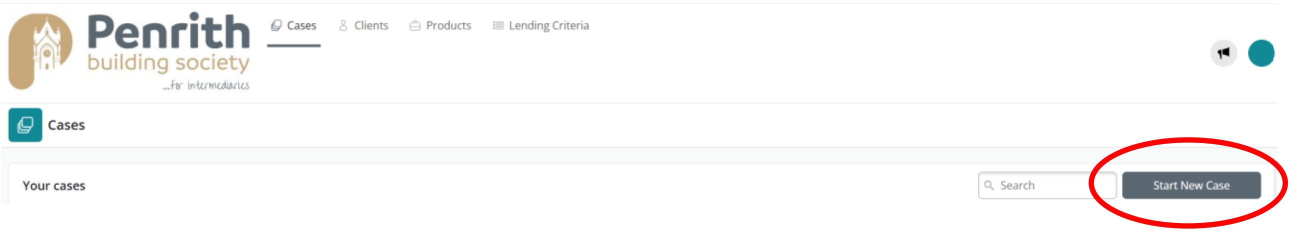
Alternatively a new client can be set up when starting your new case, simply select Start New Case then select the loan purpose. You will then land on your client page where you can select an existing client or add a new client using the + New Client button.



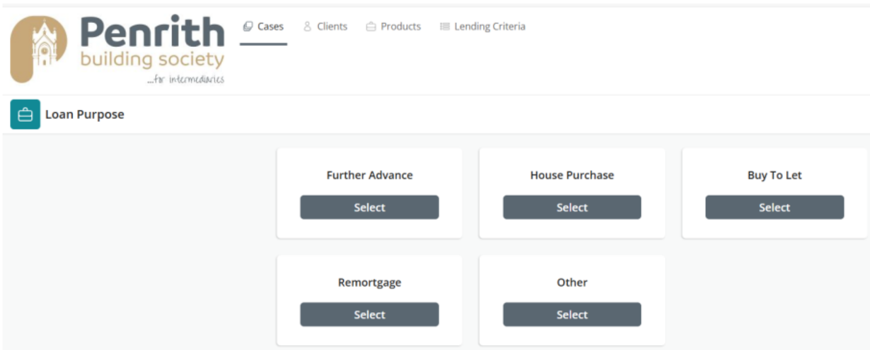
Starting a New Case

To start an application you will need to click “Start New Case”. You then need to add the relevant clients.

Click ‘**Start New Case**’



Select the Loan Purpose from the options shown.



Once the loan purpose is selected you will be taken to the applicants page where you can choose the client(s) to add to the application.

Click ‘**+**’ against the relevant client.

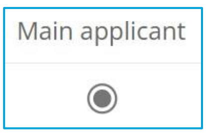
You will then see the selected client(s) showing on this case, this page identifies the “Main applicant”. The main applicant can be changed here if required.

Selected Clients

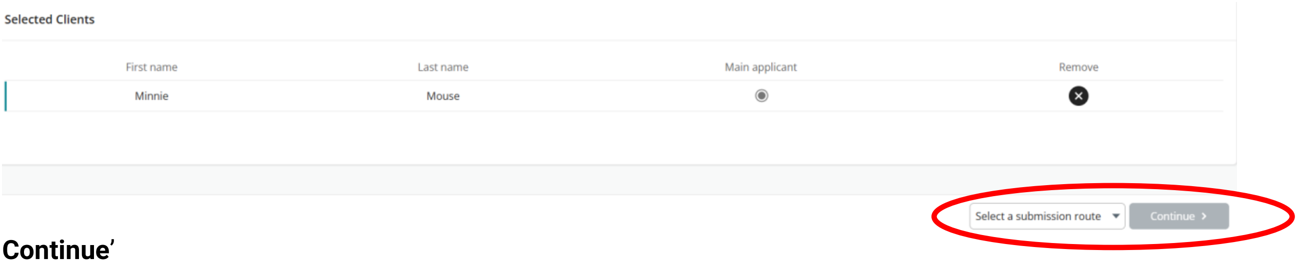
First name	Last name	Main applicant	Remove
Mickey	Mouse	◉	⊗
Minnie	Mouse	○	⊗

You then need to repeat the process above to add all relevant clients to the case, complete steps above until all required clients are showing under the ‘**Selected Clients**’ section

Make sure the ‘Main Applicant’ selected is the correct one for this particular case. You can change the main applicant by moving the ‘Main Applicant’ dot into the relevant applicant.



You then need to choose your submission route.



Continue'

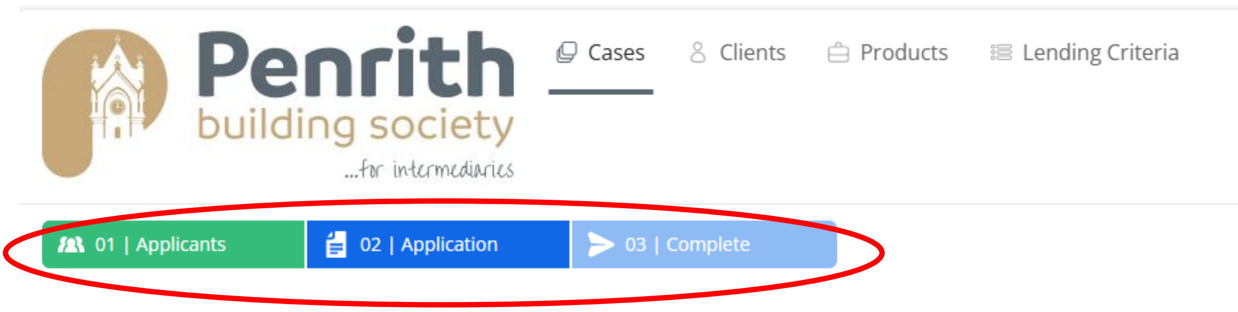
Your clients have now been added to this case.

Once all clients have been added to the case, you will work through all requested details for the application.

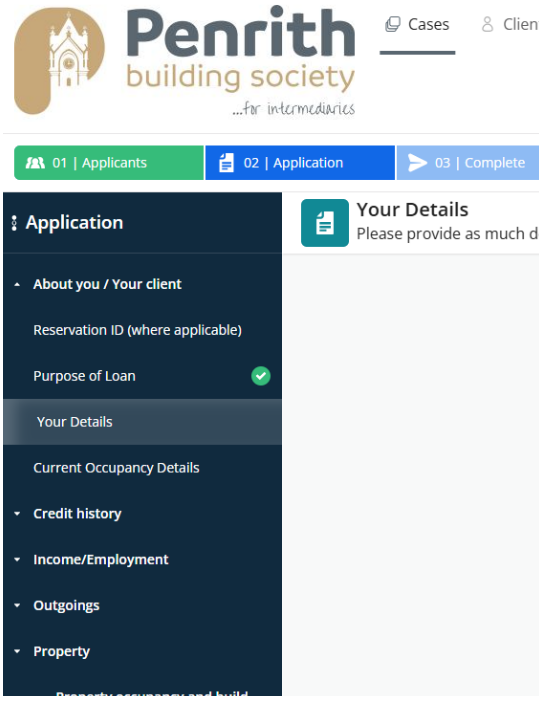
Application Stages

The case has various stages requiring details entered. The application submission stages will be shown at the top of the page.

Stages shown in green have already been completed. The stage in bright blue is the current stage being worked on. Stages in a lighter blue that has a 'greyed out' look to it are stages which are still to be completed.



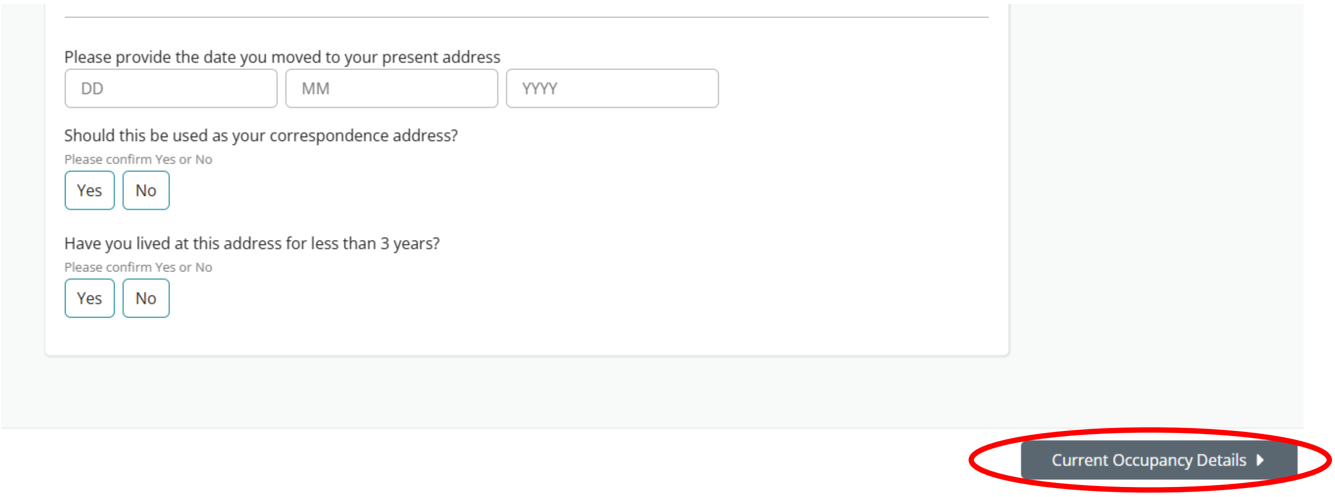
Each application stage will have various sections, all relevant sections will need to be completed. As you progress through the sections a green tick will appear on the listing on the left hand side of the page. Completion of the sections will produce an application "form".



You will need to make sure that all sections have green ticks displayed down the left of the screen. Green ticks will only appear for sections when all questions have been answered.

Once you have green ticks all the way down each section , you will be able to progress to the next set of questions.

To continue click the box in the bottom right of the screen which will navigate onto the next set of questions.



Auto-Decision Questions

When some questions are completed, the answers you give may prompt an automatic response. The common case of this is automatic decline. This means your answer to this question does not match the criteria acceptable for the particular question. When this occurs you can either update the answer provided or you may need to reconsider resubmitting the application. Our friendly mortgage team are always on hand to discuss individual cases with you.

You can change the answer you have given to a question using the prompts given on screen. You then have the option to update the application using the new response. To update the application, change your answer and click '**Update Application**'.

Uploading Documents

You will be required to upload supporting documents during the application submission. The documents you upload to a case will need to be saved on your computer so they can be accessed by the portal software. You can either:

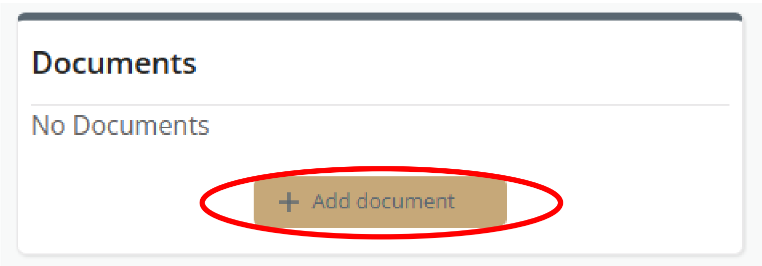
- See a list of documents which are already attached to the client and use those or
- Upload brand new documents

New Documents

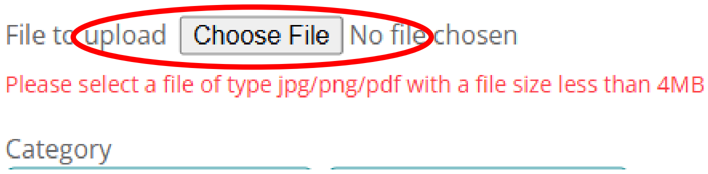
To upload new documents:

Save the required document to your computer Click '**Upload File**'

Click '**Add document'**

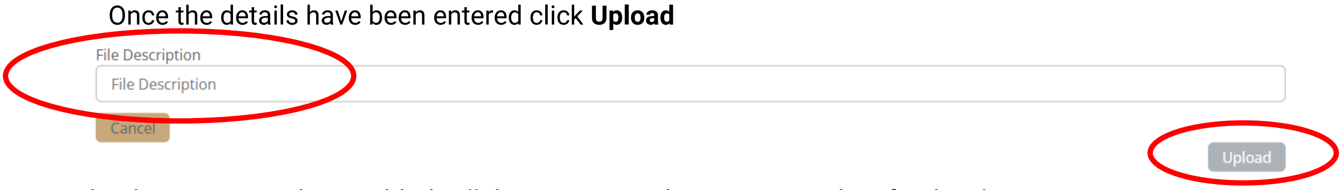


Click **Choose File**

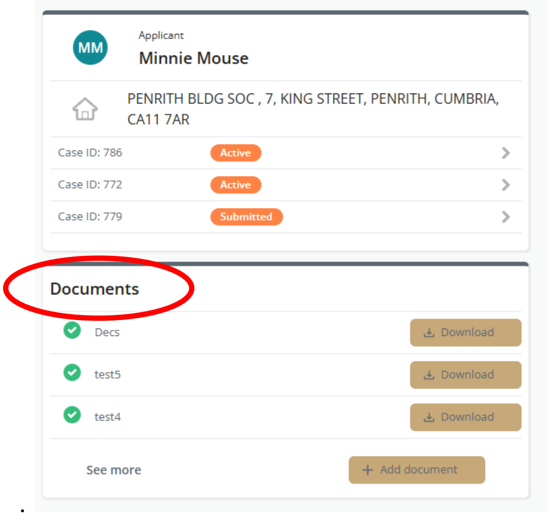


Choose the appropriate category for the document and enter a file description for example "Driving Licence"

Once the details have been entered click **Upload**



The document you have added will then appear in the Documents box for the client.



You can repeat this process to add all required documents.

Documents can be downloaded and viewed by clicking “**Download**”

The document(s) have now been added to the case.

Existing Documents

Documents which are already attached to the client record will show on screen. These documents can either be used to support the application or removed and replaced with new documents.

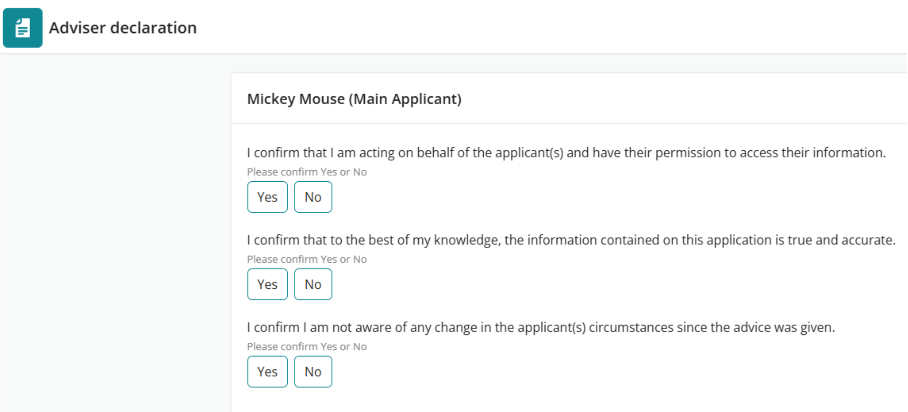
Any documents attached to the client record will pull through to the case.
Documents can be deleted using the ‘**Delete**’ button.

New documents can be added using the ‘**Upload File**’ button as above. Once the file has been added, complete the details and your document will be uploaded to the case.

Once all documents have been added to the application, you can move onto the next stage.

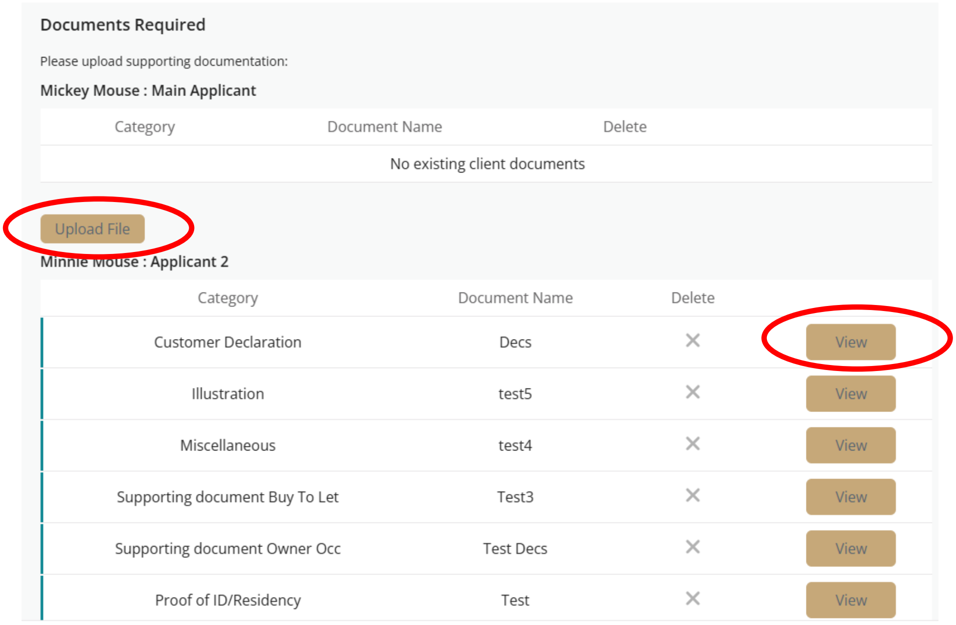
Completing a Declaration

You will need to read and complete a declaration before you are allowed to submit your application. The declaration(s) you need to complete will be listed on screen.



Documents

Please ensure the required documents are uploaded. These can be uploaded in the Documents section of the application or in the client details. The portal will give you a further opportunity to upload and view those previously uploaded in the documents section.

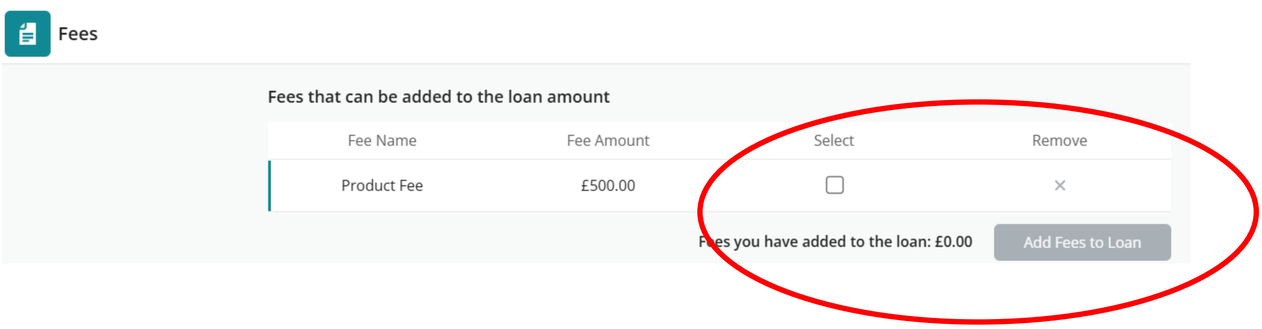


Fees

Adding Fees to the Loan

If any fees can be added to the loan amount, you will see them listed on screen. Clicking the '**Select**' box on the appropriate fees will add these fees to the loan amount.

Any fees can be removed from the loan amount by clicking the '**Remove**' button.



Your fees have now been added to the loan amount. The total box will keep a running total of how much is being added to the loan.

Paying Fees on Application

If there are any fees which are due on application, or now, you will see them listed on screen. Clicking the '**Select**' box on the appropriate fees will add these fees to the list of fees to be paid now.

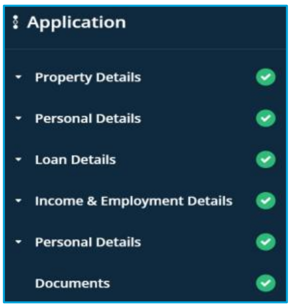
Fees to pay now

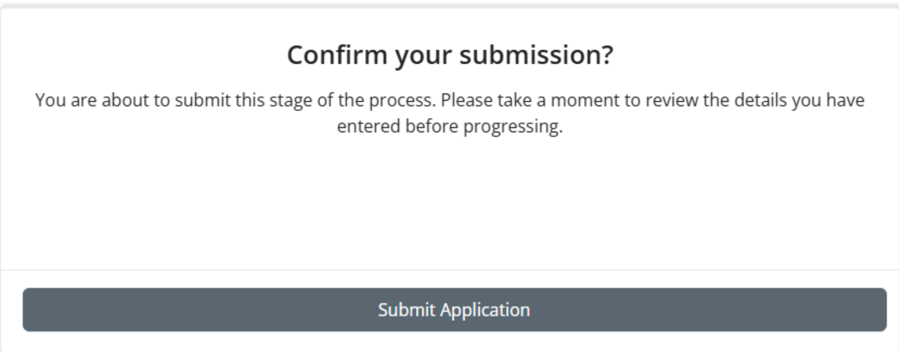
Fee Name	Fee Amount	Select
Application Fee	£199.00	
Product Fee	£500.00	
Valuation Fee	£0.00	

Select any fees which should be paid now

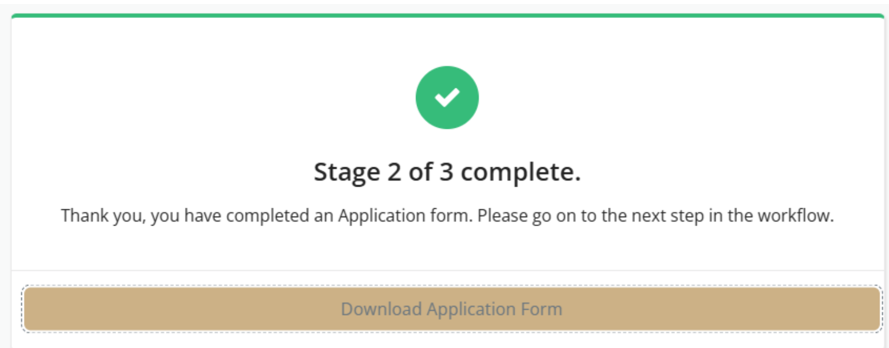
Submitting an Application

Once all stages of an application have been completed, and green ticks show down the left of the page against all stages, you are ready to submit your application.

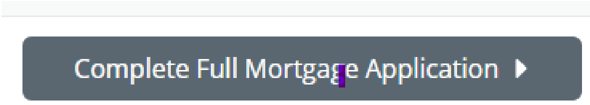




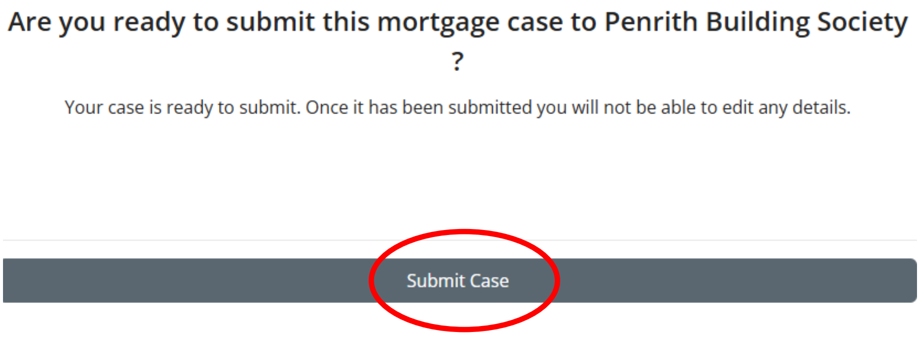
Click '**Submit Application**' when you are ready, you will then be directed the submission page where you can donload the application form.



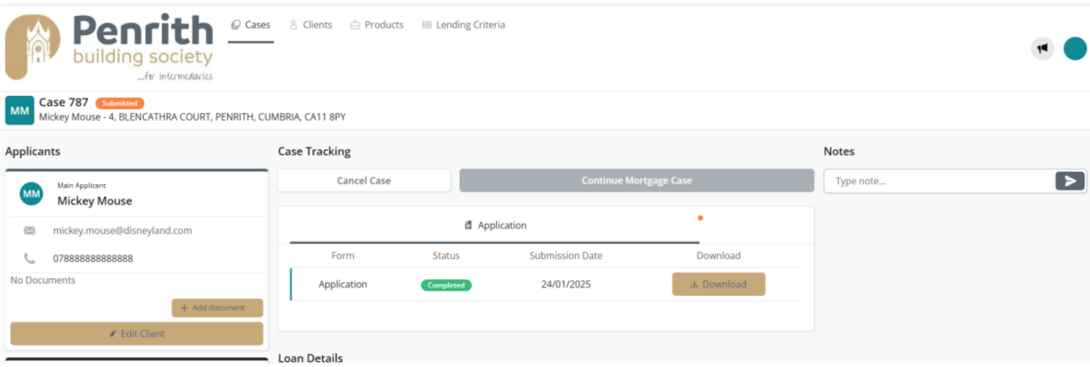
Confirm your submission in the bottom right hand of your screen.



You will then be asked if you are ready to submit this mortgage case.



Once submitted you will be directed to your case tracking information. where you can manage your case, add notes and see updates.



You can review your existing cases from the 'Cases' home screen