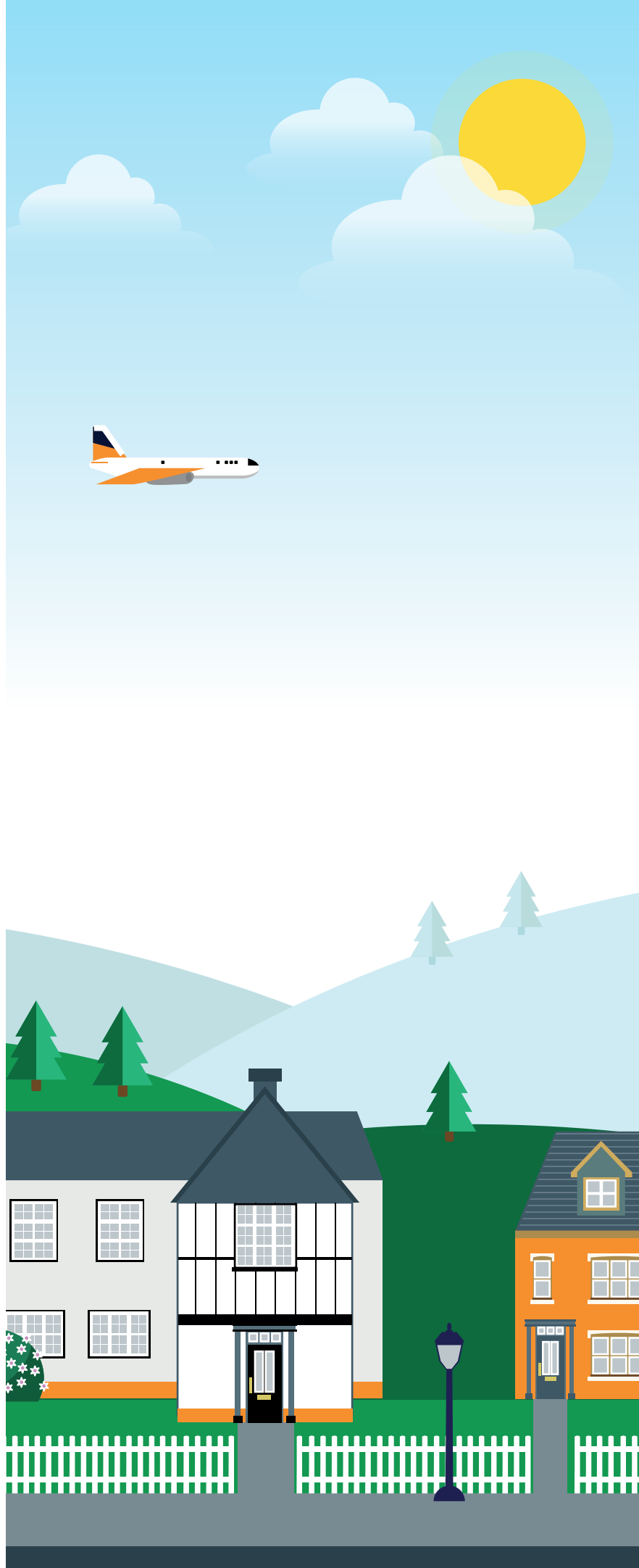




# Intermediary Portal Guide

› Version 4

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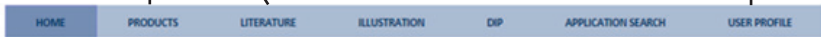
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**Tabs**  
 Choosing the products and literature tabs will take you to our website for rates, criteria, forms other documents.

**User Profile – update your information**

- Change correspondence address
- Update contact details
- Change your password
- Change a submission route by adding a Mortgage club



**Create New Illustration**  
 Provides an illustration with only basic details of the loan and will not create a credit search. Once completed, click on proceed to submit this to a DIP

**MESSAGE DETAILS**

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, then please contact us.

Create New Illustration

Create New DIP

Case Search

**Case search**  
 The front page will only show the most recent 10 cases – use case search to find older case.

**RECENT CASES**

CASE ID	NAME	DATE CREATED	PROPERTY	STATUS
1000003923				DIP in Progress
1000003918				DIP Refer
1000003897				Completed
1000003896				Completed
1000003895				Completed
1000003882				Completed
1000003881				Completed
1000003863				FMA in Progress
1000003704				Completed
1000003703				Valuation Instructed

**Create New DIP**  
 Will create an illustration and carry out credit search once the DIP has been submitted

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## Application Status

Live case tracking to confirm each stage of your application

### APPLICATION STATUS

- DIP in Progress
- DIP Accept
- DIP Illustration Produced
- FMA in Progress
- Valuation Instructed
- Valuation Received
- Data Validated
- Offer Generated
- COT Received
- Completion Authorised
- Completed

### PROCEED OPTIONS

[Copy DIP](#)

[CONTACT US](#)

### SUMMARY FOR CASE 1000003934, BTL, PURCHASE

Applicant name(s) John Smith#R01		Property
Loan amount £222,235	Term 20 Years	Estimated valuation / purchase price £300,000
Product Individual Landlord BTL 75% Purchase Full Status Fixed Rate 4.09% until Apr 30, 2022		Repayment Type Interest Only
		LTV 74%

## Checklist Items

Upon entering the case overview, you will be presented with your case requirements. Clicking the expand button will give more detail about what information needs to be provided and further items that may not be seen in the minimised view. The maximised view will also give updates on each item and if further documentation or explanation is needed.

### CHECKLIST ITEMS (7 ITEMS)

Evidence of Deposit	<a href="#">Upload</a>
Asset & Liability Statement	<a href="#">Upload</a>
Electoral Roll Applicant 1	<a href="#">Upload</a>
Upload signed Direct Debit Mandate	<a href="#">Upload</a>

### DOCUMENTS (4 ITEMS)

<a href="#">Application Form tov1.0.pdf</a>
<a href="#">DirectDebitMandate_Mr_John_Smith_01.pdf</a>
<a href="#">ApplicantDIPAcceptLetter_Dan_Watson.pdf</a>
<a href="#">1000003934 - KFI Illustration.pdf</a>

## Documents

Here you will see the documents you have uploaded and the 'Direct Debit Mandate' and 'Declaration' for the client to sign. This will also be where you will see a copy of the valuation report.

## Copy DIP

If you have another case to place for the same client, you can copy the DIP and only edit the bits that need to be changed

### FEES AND FEATURES

Application Fee	£150.00
Completion Fee	£2,200.00
Funds Transfer Fee	£35.00
Mortgage Exit Administration fee	£150.00
Procuration Fee	£1,540.00
Standard Valuation Fee	£475.00
Features - None	

### SEND A MESSAGE

None  
[Add new](#)

## Send a Message

This function will allow you to upload a message on to the case that will go directly to the underwriters for them to action. Please note that underwriters cannot reply to these messages via the portal system.

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## Client Details - Information you will need to produce a DIP

- › Loan details – including repayment strategy/ Source of deposit
- › Any capital raising details
- › Limited company details - if applicable
- › Applicants personal details – including 3 years address history
- › Employment details –including the last 3 years employment history
- › Property portfolio details
- › Adverse details
- › Property details

## FAQs about the DIP

- › Repayment Strategy details – if the answer is sale of property you need to provide an estimated cost at sale. We expect you to just answer with the current value of the property.
- › When you key in details for a multi-unit block we need property details for the property as a whole. Such as 2 x 2 bed flats on 1 title would need to be keyed as 2 bedrooms 2 kitchen 2 bathrooms etc.
- › Households means persons who live under the same roof but are not connected, i.e. sharers.
- › If more than one kitchen is entered, property type will need to be entered as house converted into flats or HMO and number of self-contained units needs to match the number of kitchens.

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- The number of self-contained units relates only to the actual security we are mortgaging. e.g. if the client is buying or mortgaging 1 flat in a block of 20 the number of self-contained units is 1. If it's a multi-unit block (MUB) with 4 self-contained units on one title, enter 4 self-contained units.
- If property is entered as a conversion, you will be asked if this was converted from residential or non-residential (non-residential being commercial premises such as offices or flats).

**Submitting DIPs** - If you submit a DIP and products are not showing, check the following:

- **Check the number of self-contained units entered:**
  - Go to property Details tab at the left hand side and check the self-contained units match the number you are bringing to us.
- **Check the LTV does not exceed the maximum available:**
  - Remember LTV restrictions are in place for Ex Local properties (70%), converted in the last 12 months (70%), new build flats (70%), and also for example the broker may have entered 80% LTV and we only have 75% LTV products.  
(Remember properties valued under £75,000 are capped at 70%).
- **Check the mortgage term is not too long:**
  - Check the age of the client to ensure the mortgage can be paid off on or before the 95th birthday of the oldest applicant.

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› **Check loan amount:**

- o Minimum loan is £25,001 (if £25,000 is keyed no products will show)

› **Check the product type you are selecting is available:**

- o If the applicant type is Limited Company or Individual but the property is an HMO or a MUB you will not be able to select Individual or Ltd Co Products.

› **Check all other answers meet Fleet Mortgages criteria**

**Copying DIPs** – this function can be used from FMA accept onwards to create another DIP for the same clients

**Note the following:-**

- › If the clients have submitted an Individual application and the next application is also on an Individual basis the Copy DIP function can be used.
- › If the clients have submitted an Individual application and the next application is through a Ltd Company, the Copy DIP function cannot be used. The new case would need to be keyed from the start.
- › If you are keying a 2nd DIP but change the applicant type from Individual to Limited Company, or vice versa, this also causes system problems.

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## Payment Errors

- › If the payment is not going through it may be that the wrong card type has been selected, Visa Debit instead of Visa Credit. Or there may be insufficient funds available or a stop on the client's card if there have been several transactions or attempted transactions.

On occasions, the payment looks to have gone through successfully, but the portal still shows the payment as being due on the payment summary screen. If you have pressed "Ok" or "Back to Merchant site" on the Barclays webpage this can stop the payment registering in our system even if it has gone through successfully on the Barclays site. Broker Support can confirm with finance that the payment has been received so please call on 01252 916 800.

Please note that the payment screen is a link to Barclays. It shows the Mastercard icon and if hover over this icon it will say Eurocard. This is because Eurocard and Mastercard are part of the same group. For any Mastercard payments, use these icons.

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