



LIFETIME MORTGAGES

Adviser User Guide

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6. Paying for the valuation



1. Navigating around the broker portal

1 Once you have logged in to the broker portal, you will be presented with the broker home page which provides a view of the 10 most recent cases accessed, along with the current case status.

From this page, it is possible to click into, and resume any of the 10 most recent cases by selecting the relevant case ID on the left hand side.

Across the top of the page in the purple navigation bar, there are a number of headings that allow the user to move to different sections of the adviser portal.

2 Selecting “**Products**” will open a new window, which contains the product information for each of the current mortgage products.

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LIFETIME MORTGAGES

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WELCOME TO ONEFAMILY LIFETIME MORTGAGES

Jordan McCourt Home

Welcome to your Broker Home page. From here you will be able to produce a KFI, a Decision in Principle, and a full Mortgage Application.

Your most recent cases are listed below. If you wish to search to check progress on an application that is not displayed, then please use the Application Search function.

Messages

RECENT APPLICATION UPDATES

Case ID	Name	Date Created	Property	Status
LT89226682	Lewis Brighton##01	22 Jun 2016	BN3 5BJ	Initial Decision Accept
LT30770216	Test Test##01	02 Jun 2016	BH15 2LD	COT Received
LT47360418	Test Test##01	02 Jun 2016	BH15 2LD	Completed
LT61352949	Test Test##01	02 Jun 2016	BH15 2LD	Completed
LT74610258	FatalError Test##01	02 Jun 2016	BH15 2LD	COT Received
LT74607434	Test Test##01	02 Jun 2016	BH15 2LD	Completed
LT94753829	Health Check##01	02 Jun 2016	BH15 2LD	COT Received
LT14999986	Test Test##01	31 May 2016	BH15 2LD	ReferApplication
LT48679928	Test Test##01	31 May 2016	BH15 2LD	Valuation Instructed
LT22769159	LT Test##01	27 May 2016	BH15 2LD	Full Application Accept

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Here are examples of the product literature and mortgage application form which is accessed by selecting the “**Literature**” tab.



2. Submitting business through a Mortgage Club

The following steps need to be completed initially to link the **Mortgage Clubs** to the user account

- 1 Select “**User Profile**” from the menu bar across the top of the page
- 2 Select the option “**Change My Submission Route List**”
- 3 You are then able to select the appropriate mortgage club from the list on the left hand side and add this to the “**Preferred list**”
- 4 Input password to confirm this change

Note the confirmation at the top left of the screen - “**Your Submission Route List has been changed**”

Once confirmation has been received, select Home from the top navigation bar to return to the Home page.

The screenshot shows the OneFamily Lifetime Mortgages user interface. At the top, the OneFamily logo is displayed above the text 'LIFETIME MORTGAGES'. A navigation bar contains links: Home, Products, Literature, Illustration, DIP, Application Search, User Profile (highlighted with a blue circle and number 1), Company Profile, and Logout. Below the navigation bar, a section titled 'WHAT DO YOU WANT TO DO' contains four radio button options: 'Change My Password', 'Change My Address Details', 'Change My Contact Details', and 'Change My Submission Route List' (selected with a blue circle and number 2). Below this, a section titled 'CHANGE SUBMISSION ROUTES' contains a 'Select Mortgage Club' section with a list of clubs (Equity Release Club, The Premier Equity Release Club) and a 'Preferred list' section (highlighted with a blue circle and number 3). A 'Confirm password to perform change*' field is located below the lists (highlighted with a blue circle and number 4). At the bottom, a confirmation message states '* Information is compulsory'. A footer bar contains 'Cancel', 'OK', and 'Regulatory Information' links.

3. Producing a Key Facts Illustration (KFI)

- 1 To produce a KFI for a new applicant select the “**Illustration**” heading in the menu bar, you will then be taken to the below screen.

The submission route details will always default to an advice level of advised and if submitting business through a mortgage club the appropriate club must be selected here. (If no clubs are appearing in the drop down menu please refer to Submitting business through a Mortgage Club Section 2).

Submitting applicants details

- 2 Selecting “**Yes**” to the question “**Is the mortgage to be secured against the applicant’s current property?**” will categorise the application as a Re-mortgage. Select “**No**” if the application is a Purchase.
- 3 Complete the property value and loan details and select “**Next**”

The screenshot shows the OneFamily Lifetime Mortgages application interface. At the top, the OneFamily logo is displayed above the text 'LIFETIME MORTGAGES'. A navigation bar contains links: Home, Products, Literature, Illustration (highlighted with a blue circle and callout 1), DIP, Application Search, User Profile, Company Profile, and Logout. Below the navigation bar is a sidebar menu with options: Submission Details (highlighted), Applicant 1 Details, Product Selection, Fees and Features, and Illustration Summary. The main content area is titled 'Illustration – Submission Details' and includes a disclaimer: 'Please note that acceptance is subject to the applicants and the property meeting our lending criteria. For more information on our underwriting criteria, please click [here](#) or contact our Sales Support team on 0800 802 1645.' The form is divided into two sections: 'SUBMISSION ROUTE DETAILS' and 'MORTGAGE DETAILS'. In the 'SUBMISSION ROUTE DETAILS' section, there are three questions: 'What level of advice is given? *' with radio buttons for 'Advised' (selected) and 'Non advised'; 'Is the Application being submitted via a Mortgage Club? *' with radio buttons for 'Yes' (selected) and 'No' (highlighted with a blue circle and callout 2); and 'Mortgage Club *' with a dropdown menu showing 'Test Mortgage club'. The 'MORTGAGE DETAILS' section contains two questions: 'Is the mortgage to be secured against the applicant's current property? *' with radio buttons for 'Yes' (selected) and 'No'; and 'Estimated Value/Purchase Price *' with a text input field containing '£225,000'. Below this is another question: 'Amount the applicant would like to receive as an initial advance * ?' with a text input field containing '£46,000'. A red asterisk note states '* Information is compulsory'. At the bottom right, there is a 'Next' button with a right-pointing arrow (highlighted with a blue circle and callout 3).

4

Select the correct number of applicants and proceed to input the personal details of applicant 1.

5

Please note, the age calculated and displayed following the input of the applicants date of birth (DOB) is the age following their next birthday, not their current age.

6

If youngest applicant is within 90 days of their next birthday it is possible to select “**Next Birthday**” in the drop down box in order to benefit from a higher Loan to Value (LTV) available. Selecting this option however will apply a Special Condition to the Offer preventing the mortgage from completing until the applicant reaches their next birthday.

If this is a joint mortgage this page will then be repeated for applicant 2.

Please note, the LTV is calculated based on the youngest applicant. Please check that all of this information is correct. If you would like to edit your KFI please do so before proceeding to produce a Decision in Principle (DIP).



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APPLICANTS

Number of Applicants * ☒ 1 ☐ 2 4

PERSONAL DETAILS - APPLICANT 1

Title *

First Name *

Middle Name

Surname *

Gender *

Date Of Birth * 5

Age next Birthday

Quote to be based on current Or next Birthday * 6

* Information is compulsory

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7

You will now be presented with a list of available products. This can be narrowed down using the drop down boxes for Product Category and Interest Rate, as illustrated in the screenshot below.

8

Once the appropriate product has been identified, select the button on the right hand side and then select “Next”.

Please ensure you check the accuracy of the data inputted, particularly the spelling of names and addresses. As inaccuracies can affect the completion time of a case.

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PRODUCT SELECTION

Product Category * Lump Sum Volunta ▼

Interest Rate Fixed Rate ▼

Find Products

PRODUCT SELECTION RESULTS

Product Name	Initial Rate	Max Loan	Completion Fee	Select
<u>Lump Sum Voluntary Payment Life LTV</u> <u>Lifetime Mortgage 100% Interest Rollup</u> <u>Purchase Full Status Fixed Rate 5.45%</u>	5.45%	£58,500	£695.00	<input checked="" type="radio"/>

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* Information is compulsory

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Using the ‘**select**’ buttons on the right hand side, choose the appropriate option to indicate if the **Completion Fee** is to be **added** or **deducted** from the mortgage amount. If the applicant wishes to pay the completion fee manually at completion, then leave both the ‘**Add to Loan**’ and ‘**Deduct from the loan**’ options blank.

10

If the applicant is to be charged an **advice fee**, for arranging the mortgage, choose the appropriate dropdown option and input details of the fee in the boxes which appear below.

Select “**Next**” at the bottom of the page to generate the KFI.

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FEATURES

Core Feature Description

Lifetime Core

Early Repayment Charge

Further Advance

FEES

If either Add to loan or Deduct from loan is not selected, the Applicant(s) will be required to pay this fee manually prior to release of the mortgage advance.

Fee	Amount	Add to loan
Completion Fee	£695.00	<input checked="" type="radio"/> Add to loan <input type="radio"/> Deduct from loan
Legal Fees	£350.00	
Redemption Fee	£200.00	
Valuation Fee	£245.00	

INTERMEDIARY FEES

Are you, the intermediary, charging the applicant a fee for this application? * ☒ Yes ☐ No

Fee Description *	Amount *	When Payable *	Refundable Amount
Advice Fee ▼	£995	On Completion ▼	

* Information is compulsory

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The Key Fact Illustration has now been produced and is available as a PDF document under the heading “**Illustrations (Click here for detailed view, to proceed to apply or to select new product)**”.

To produce a new Key Facts Illustration or to proceed with a **DIP** click on the heading “**Illustrations (Click here for detailed view, to proceed to apply or select new product)**”.

You can now select “**Proceed to Apply**” to progress the case to Decision in Principle stage.

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Application Status

Illustration in Progress ▶

Illustration Produced ▶

Contact Us

SUMMARY FOR APPLICATION LT40388352, RESIDENTIAL, REMORTGAGE

Applicant Name(s)	Jones, Peter	Property	
		Estimated Valuation	£225,000
Loan Amount	£46,695		
Solicitor	-	Repayment Type	Interest Only
Product	Lump Sum Voluntary Payment Lite LTV Lifetime Mortgage 100% Interest Rollup Purchase Full Status Fixed Rate 5.45%	LTV	20.75%

11

ILLUSTRATIONS (CLICK HERE FOR DETAILED VIEW, TO PROCEED TO APPLY OR TO SELECT NEW PRODUCT)

Lump Sum Voluntary Payment Lite LTV Lifetime Mortgage 100% Interest Rollup Purchase Full Status Fixed Rate 5.45%

23/06/2016 10:37:25

FEES & FEATURES

Advice Fee	£995.00
Completion Fee	£695.00
Legal Fees	£350.00
Procurator Fee	£1,058.00
Procurator Fee	£92.00
Redemption Fee	£200.00
Valuation Fee	£245.00

DOCUMENTS

None

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If you would like to produce a new Key Facts Illustration, on a new product or new loan amount select the option “**Select New Product**”. This will now direct you back to the Illustration Screens, but retain the data already keyed.

Please do not select “**Illustration**” in the menu bar across the top of the screen, as this will clear all illustration data for the current applicant and will create a new application number.

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Application Status

Illustration in Progress ▶

Illustration Produced ▶

Contact Us

SUMMARY FOR APPLICATION LT40388352, RESIDENTIAL, REMORTGAGE

Applicant Name(s)	Jones, Peter	Property	
		Estimated Valuation	£225,000
Loan Amount	£46,695		
Solicitor	-	Repayment Type	Interest Only
Product	Lump Sum Voluntary Payment Lite LTV Lifetime Mortgage 100% Interest Rollup Purchase Full Status Fixed Rate 5.45%	LTV	20.75%

ILLUSTRATIONS

Product	Loan amount	Term	Repayment type	LTV	Fees	Created
Lump Sum Voluntary Payment Lite LTV Lifetime Mortgage 100% Interest Rollup Purchase Full Status Fixed Rate 5.45%	£46,695	19 years	Interest Only	20.75%	£695	23/06/2016 10:37:25

[Proceed to Apply](#) | [Select New Product](#)

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4. Producing a Decision in Principle (DIP)

Please note a Decision in Principle can be produced directly, by selecting the DIP option in the top navigation bar. This process will produce both a DIP and KFI.

Once you have selected “Proceed to Apply” you will be directed to the following Intermediary and Application Declaration Screen.

- 1
- Once you have ticked to accept both declarations, click “Next” to proceed.

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Applicant:
Jones
Case Reference:
LT40388352

Intermediary Declaration ▶

Submission Route ▶

Applicant 1 Details ▶

Property Details ▶

Product Selection ▶

Product Fees ▶

Declaration ▶

Decision ▶

Case Summary ▶

INTERMEDIARY DECLARATION

I confirm that I have passed an appropriate examination in Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have provided/supervised this equity release advice and recommendation.

☒ Accept Declaration *

APPLICATION DECLARATION

I confirm that, to the best of my knowledge, this application meets lending criteria and that the information provided is correct. I have also explained the implications of this application to my client.

☒ Accept Declaration *

* Information is compulsory

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Much of the data has been copied across from the illustration screens as you progress through the Decision in Principle.

It is still possible to amend the loan / applicant details as you progress through these screens.

- 2
- Input the reason for the loan from the available drop down list, using the “Add” button if the loan is being used for more than one purpose. The total of all ‘Reason for Loan’ selected must equal the loan amount.

Once completed, click “Next” to progress to Applicants Details as seen below.

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Case Reference:
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Intermediary Declaration

Submission Route

Applicant 1 Details

Property Details

Product Selection

Product Fees

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Case Summary

Please note that acceptance is subject to the applicants and the property meeting our lending criteria. For more information on our underwriting criteria, please click [here](#) or contact our Sales Support team on 0800 802 1645.

Apply – Submission Details

SUBMISSION ROUTE DETAILS

What level of advice is given? *

Advised

Non advised

Is the Application being submitted via a Mortgage Club? *

Yes

No

Mortgage Club *

Test Mortgage club

MORTGAGE DETAILS

Is the mortgage to be secured against the applicant's current property? *

Yes

No

Estimated Value/Purchase Price *

£225,000

Amount the applicant would like to receive as an initial advance * ⓘ

£46,000

REASON FOR LOAN

Reason for Loan *	Amount *	Delete
Gift to family	£46,000	<input type="checkbox"/>

Add

Delete Selected

* Information is compulsory

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Please note that in relation to Criminal Convictions, minor traffic convictions and convictions considered as spent under the Rehabilitation of Offenders Act do not need to be disclosed.

3

4

Using the postcode search facility, input the applicant's current residential address and residential status. If the length of time at current address is less than 3 years, input of previous address(es) will be required.

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Jones
Case Reference:
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Intermediary Declaration ▶
Submission Route ▶
Applicant 1 Details ▶
Personal Details ▶
Address Details ▶

Property Details ▶
Product Selection ▶
Product Fees ▶
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■ CURRENT ADDRESS SEARCH - APPLICANT 1

Is the address a UK address? *
☒ Yes
☐ No

Name or number

Postcode *

Find Address

Select address

42, Cowper Street, Hove, BN3 5BN, United Kingdom

Residential Status *

From *
To *

* Information is compulsory

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Save
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5

If the application is a re-mortgage transaction, select “**Yes**” to the question “**Is the property to be mortgaged the applicant(s) current address?**” The applicants address provided on the previous screen will then populate underneath.

If the application is a purchase transaction, please select “**No**” to the question “**Is the property to be mortgaged the applicant(s) current address?**”, so the full address of the property to be mortgaged can then be captured.

6

If **Wall** or **Roof** type is input as non-standard construction this will result in the case being referred to the underwriters.

Where this happens please provide as much additional information as possible in the free type box on the decision screen.



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Jones
Case Reference:
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Intermediary Declaration ▶

Submission Route ▶

Applicant 1 Details ▶

Property Details ▶

Product Selection ▶

Product Fees ▶

Declaration ▶

Decision ▶

Case Summary ▶

PROPERTY ADDRESS SEARCH

Is the property to be mortgaged the applicant(s) current address? * ☒ Yes ☐ No

Current Residential Address 42 Cowper Street, Hove, BN3 5BN, UnitedKingdom

To see our Lending policy in regards to Property details click [here](#)

PROPERTY

Property description * House

Property type * Detached

Is property a new build? * ☒ Yes ☐ No

Year of construction * 2000

Tenure * Freehold

Number of bedrooms * 3

Wall Type * Standard

Roof Type * Standard

Are there age restrictions on who can live in the property? * ☐ Yes ☒ No

Continue through the property details screen ensuring all question are answered accurately.

- 7 Answering “Yes” to anything other than “Is there buildings insurance on the property?” will also result in the application referring to an underwriter.

Once again please provide full details on the decision screen if the case refers.

- 8 Once you have provided all of the details please select “Next” to proceed.

Is the property over or adjacent to retail/business premises? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is the property used for some form of business or commercial activity? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is the property ex-local authority or housing association or MOD? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Does the property have agricultural restrictions? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
7 Is there buildings insurance on the property? *	<input checked="" type="radio"/> Yes <input type="radio"/> No
Is the property classed as sheltered accommodation? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Does the property have shared ownership with the council or developer? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is the property held in trust? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is the property listed? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Does the property have more than 5 acres of land? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Are there limitations on the use of the property? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Has the property ever been flooded, been at high risk of movement or subsidence or near contamination? *	<input type="radio"/> Yes <input checked="" type="radio"/> No

* Information is compulsory

◀ Back	Save ▶	Next ▶
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Using the Product Category and Interest Rate filters identify and select the applicants chosen product.

10

Click “Next” to proceed.

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Applicant:
Jones
Case Reference:
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Intermediary Declaration ▶

Submission Route ▶

Applicant 1 Details ▶

Property Details ▶

Product Selection ▶

Product Fees ▶

Declaration ▶

Decision ▶

Case Summary ▶

PRODUCT SELECTION

Product Category *

Interest Rate

[Find Products](#)

PRODUCT SELECTION RESULTS

Product Name	Initial Rate	Max Loan	Completion Fee	Select
<u>Lump Sum Voluntary Payment Life LTV</u> <u>Lifetime Mortgage 100% Interest Rollup Re-</u> <u>Mortgage Full Status Fixed Rate 5.45%</u>	5.45%	£58,500	£695.00	<input checked="" type="radio"/>

Results 1 - 1 of 1 Page 1

* Information is compulsory

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Click the correct button next to the **“Completion Fee”** to indicate if the completion fee is to be **added to** or **deducted** from the loan amount.

If the applicant wishes to pay the completion fee manually at completion, then leave both the **“Add to loan”** and **“Deduct from the loan”** options blank. Details of the intermediary fee will have been copied over from the amount input on in the KFI screens, unless the DIP has been processed directly from the top navigation bar.



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Intermediary Declaration ▶
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Case Summary ▶

FEATURES

Core Feature Description

Lifetime Core

Early Repayment Charge

Further Advance

FEES

If either Add to loan or Deduct from loan is not selected, the Applicant(s) will be required to pay this fee manually prior to release of the mortgage advance.

Fee	Amount	Add to loan
Completion Fee	£895.00	<input checked="" type="radio"/> Add to loan <input type="radio"/> Deduct from loan
Legal Fees	£350.00	
Redemption Fee	£200.00	
Valuation Fee	£245.00	

INTERMEDIARY FEES

Are you, the intermediary, charging the applicant a fee for this application? * ☒ Yes ☐ No

Fee Description *	Amount *	When Payable *	Refundable Amount
Advice Fee ▼	£995	On Completion ▼	

* Information is compulsory

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In order to proceed and run the **Decision in Principle** you must **confirm** that you and your applicant(s) have read and understood the following declaration.

13

Please ensure you have discussed this declaration fully with your applicant(s). Please ensure the “**Confirm**” box is ticked and then click “**Submit**” to proceed.

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DIP DECLARATION

OneFamily wish to inform you that we may use the information you provide us in the following ways –

- We use credit reference and fraud prevention agencies to make credit, identity, fraud and other enquiries about you and people financially associated with you. Credit reference agencies (CRA's) will check the details supplied against any particulars on any database they have access to, public or otherwise.
- A record may be held by them whether or not the application proceeds and a link between you and any joint applicant may be created.
- The information you provide will affect your application. Because circumstances can change, you'll need to provide this information again when you make your full application.
- Your information will also be shared with fraud-prevention agencies. If you go on to borrow from us, we'll share information about you, and how you manage your borrowing with CRAs, which may be used by other organisations to make decisions. The information you provide may also be used by us and CRAs for research, analysis and product development purposes.
- We will record details of your current financial commitments with other organisations.
- If you give us false or inaccurate information and we suspect fraud, we will record this in our records and theirs. We do this in order to protect ourselves and our customers from theft and fraud.
- This information may be used by us and other organisations for fraud prevention.

Please be aware that a Decision In Principle is a credit score that will leave a soft footprint against the applicant(s) credit record. (please note this does not impact your credit rating).

☒ Confirm*

* Information is compulsory

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Submit

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You will then be presented with the outcome of the **Decision in Principle**. In the event of a refer decision, a free type box will be provided to submit supporting information direct to the underwriters.

In the event of a refer decision you will receive an email once an underwriter has reviewed the case and provided a decision.

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Applicant:
Jones##01
Case Reference:
LT40388352

Intermediary Declaration ▶

Submission Route ▶

Applicant 1 Details ▶

Property Details ▶

Product Selection ▶

Product Fees ▶

Declaration ▶

Decision ▶

Case Summary ▶

■ DECISION

Case ID: LT40388352

Decision

Thank you for submitting your case. Based on the information that you have provided to us, this case is acceptable. Please note that we will be checking any credit commitments independently.

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5. Proceeding to Full Mortgage Application

Where a decision in principle is accepted clicking **'Next'** will direct you to the application summary screen.

If the application is referred for underwriter assessment, once approved you can access the case from the advisor dashboard and will also be directed to the Application Summary Screen.

- 1 To proceed to Full Mortgage Application (FMA) and instruct the valuation select **"Proceed to Apply"** at the bottom of the menu on the left hand side.

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Application Status

Initial Decision in Progress

Initial Decision Accept

Initial Decision Produced

Full Application in Progress

Full Application Accept

Valuation Instructed

Valuation Assessed

Offer Issued

COT Received

Completed

Proceed Options

Proceed to Apply

Edit Initial Decision

Contact Us

SUMMARY FOR APPLICATION LT40388352, RESIDENTIAL, REMORTGAGE

Applicant Name(s)	Jones##01, Peter	Property	42 Cowper Street, Hove, BN3 5BN, United Kingdom
		Estimated Valuation	£225,000
Loan Amount	£46,695		
Solicitor	-	Repayment Type	Interest Only
Product	Lump Sum Voluntary Payment Lite LTV Lifetime Mortgage 100% Interest Rollup Re- Mortgage Full Status Fixed Rate 5.45%	LTV	20.75%

DOCUMENTS

DecisionInPrincipleLetter-Accept(Intermediary)_Jor.pdf

LT40388352 - KFI Illustration.pdf

Upload document

NOTES

None

Add new

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The following screen will provide confirmation that the application can proceed on the chosen product.

2 Click “Next” to proceed.

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Applicant:
Jones##01
Case Reference:
LT40388352

Product Decision ▶

Applicant 1 Details ▶

POA 1 Contact Details ▶

Property Details ▶

Valuation Details ▶

Solicitor Details ▶

Decision Result ▶

Payment Details ▶

FMA Summary ▶

The following summarises the position based on the information that you have provided to date for this case.

■ PRODUCT DECISION

Case ID: LT40388352

Decision

This case is acceptable

Next ▶

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2

3

Please provide as many contact details as possible for each applicant, this will help when the valuer attempts to make contact to arrange the valuation. Please note the marketing preferences default to **No**. However, if the applicant would like to receive marketing information, please select **Yes** against the relevant radio button(s).

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Applicant:
Jones##01
Case Reference:
LT40388352

Product Decision ▶

Applicant 1 Details ▶

Contact Details ▶

POA 1 Contact Details ▶

Property Details ▶

Valuation Details ▶

Solicitor Details ▶

Decision Result ▶

Payment Details ▶

FMA Summary ▶

PERSONAL DETAILS - APPLICANT 1

Home Telephone Number

Mobile Telephone Number

Email address

Confirm Email address

Preferred Contact Method *

MARKETING INFORMATION - APPLICANT 1

OneFamily may use the client information to contact them about its products and services and those of companies with the Group, and Third Party providers that it believes may be of interest to them. If your client would prefer not to receive marketing promotions then please indicate below.

Please contact by phone ☐ Yes ☒ No

Please contact by mail ☐ Yes ☒ No

Please email ☐ Yes ☒ No

* Information is compulsory

[Back](#)
[Save](#)
[Next](#)

4

If the application involves a Power of Attorney, select yes and input details of the attorney in the following screens.

Please ensure a certified copy of the Enduring / Lasting Power of Attorney document is loaded via the broker portal.

5

Clicking “**Next**” will move the application on to the property details screen giving you a final opportunity to review and make any amendments, or to add the security address on a purchase case if not previously provided at DIP stage.

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Applicant:
Jones##01
Case Reference:
LT40388352

Product Decision ▶
Applicant 1 Details ▶
POA 1 Contact Details ▶
Property Details ▶
Valuation Details ▶
Solicitor Details ▶
Decision Result ▶
Payment Details ▶
FMA Summary ▶

POWER OF ATTORNEY

Is there an Attorney acting on behalf of the applicant? *

☐ Yes
☒ No

* Information is compulsory

Back
Save
Next

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Applicant:
Jones#001
Case Reference:
LT40388352

Product Decision ▶

Applicant 1 Details ▶

POA 1 Contact Details ▶

Property Details ▶

Valuation Details ▶

Solicitor Details ▶

Decision Result ▶

Payment Details ▶

FMA Summary ▶

PROPERTY ADDRESS SEARCH

Is the property to be mortgaged the applicant(s) current address? * ☒ Yes ☐ No

Current Residential Address 42 Couper Street, Hove, BN3 5BN, UnitedKingdom

To see our Lending policy in regards to Property details click [here](#)

PROPERTY

Property description * House

Property type * Detached

Is property a new build? * ☒ Yes ☐ No

Year of construction * 2000

Tenure * Freehold

Number of bedrooms * 3

Wall Type * Standard

Roof Type * Standard

Are there age restrictions on who can live in the property? * ☐ Yes ☒ No

Is the property over or adjacent to retail/business premises? * ☐ Yes ☒ No

Is the property used for some form of business or commercial activity? * ☐ Yes ☒ No

Is the property ex-local authority or housing association or MOD? * ☐ Yes ☒ No

Does the property have agricultural restrictions? * ☐ Yes ☒ No

Is there buildings insurance on the property? * ☒ Yes ☐ No

Is the property classed as sheltered accommodation? * ☐ Yes ☒ No

Does the property have shared ownership with the council or developer? * ☐ Yes ☒ No

Is the property held in trust? * ☐ Yes ☒ No

Is the property listed? * ☐ Yes ☒ No

Does the property have more than 5 acres of land? * ☐ Yes ☒ No

Are there limitations on the use of the property? * ☐ Yes ☒ No

Has the property ever been flooded, been at high risk of movement or subsidence or near contamination? * ☐ Yes ☒ No

* Information is compulsory

◀ Back

Save ▶

Next ▶

6

You can now select from the options in the drop down list who the valuer should contact to arrange the property valuation.

If Applicant is selected this page will pre-populate with the details already provided.

Other Occupants

7

Where anyone other than the mortgage applicant(s) is to reside in the property, it is important that full details are provided in this section.

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Applicant: Jones##01
Case Reference: LT40388352

Product Decision ▶

Applicant 1 Details ▶

POA 1 Contact Details ▶

Property Details ▶

Valuation Details ▶

Solicitor Details ▶

Decision Result ▶

Payment Details ▶

FMA Summary ▶

Only a full valuation of the property is acceptable to the lender.

ARRANGEMENTS TO ACCESS PROPERTY

Provide details for the valuer to gain access to inspect the property.

Contact * Applicant ▼

Contact Name * Peter Jones

Contact Telephone Number * 0208123456

Please provide any additional information which will help the valuer to gain access.

OTHER OCCUPANTS

Are there any other occupants of the property over 17 years of age? * ☒ Yes ☐ No

First name *	Surname *	Date of birth *	Relationship to applicant *	Delete
Jane	Jones	01/04/1978	Relative ▼	<input type="checkbox"/>

[Add](#) [Delete Selected](#)

* Information is compulsory

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[Save](#)
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If the applicant has already appointed a solicitor to act on their behalf, please provide details on this page.

8

Using the search facility enter the name and/or postcode of the solicitor and click “Find Solicitor”.

9

If the applicants solicitor’s details are returned select the appropriate radio button, if not select enter own solicitor and input all details manually.

Where the applicant has not provided a solicitor, they must provide these details prior to the mortgage offer being issued.

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Applicant:
Jones##01
Case Reference:
LT40388352

Product Decision ▶

Applicant 1 Details ▶

POA 1 Contact Details ▶

Property Details ▶

Valuation Details ▶

Solicitor Details ▶

Decision Result ▶

Payment Details ▶

FMA Summary ▶

The applicant's solicitor must offer Conveyancing Residential as an area of law, be a member of the Law Society and have at least 2 partners in the firm.

Does the applicant have the solicitor details? * ☒ Yes ☐ No

■ APPLICANT SOLICITOR DETAILS

Solicitor Company Name

Post Code [Find Solicitor](#)

■ SOLICITOR SEARCH RESULTS

Solicitor Name	Solicitor Address	Select
Enter own solicitor		<input type="radio"/>
DPR Solicitor Test	e1w1un UnitedKingdom	<input checked="" type="radio"/>

Results 1 - 2 of 2 Page 1

■ SELECTED SOLICITOR

Solicitor Contact Name

Firm Name

Telephone Number

Fax Number

Email Address

DX Number

Solicitor Address

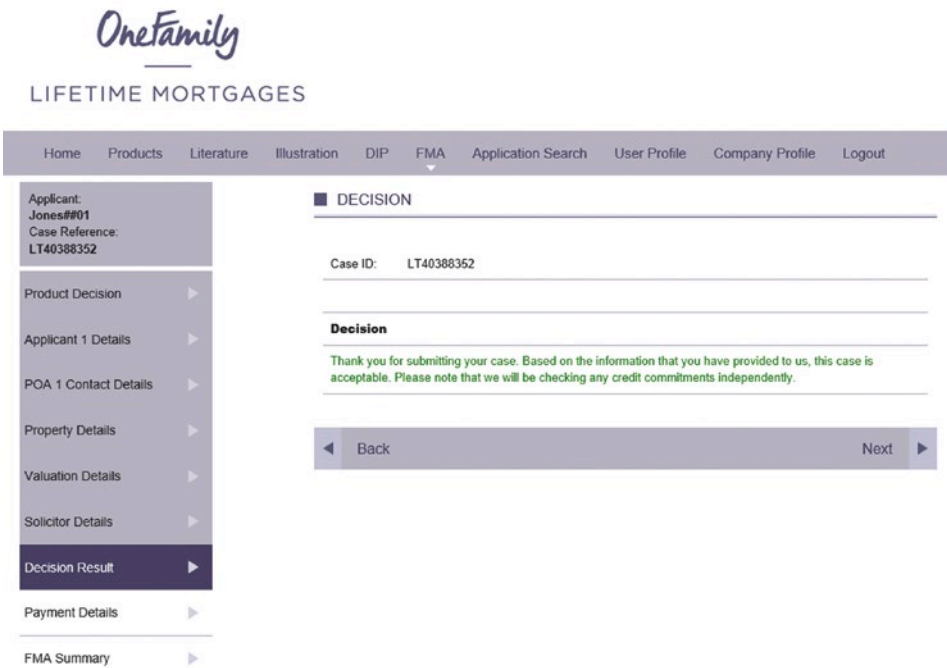
* Information is compulsory

[Back](#) [Save](#) [Next](#)

8

9

You will then see the following decision screens as the Full Mortgage Application policy and property rules are run.



6. Paying for the valuation

You will now be directed to the Valuation Fee payment screen. On payment of the Valuation Fee the property valuation will be automatically instructed.

The quickest and preferred payment method for the valuation fee is by debit card via the online portal.

1

This screen confirms details of the valuation fee due. To make payment by card click **“Make Payment”**. You will then be directed through the following screens and will receive confirmation that the payment has been accepted.

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Applicant:
BrokerName##01
Case Reference:
LT36406106

Product Decision ▶
Applicant 1 Details ▶
POA 1 Contact Details ▶
Property Details ▶
Valuation Details ▶
Solicitor Details ▶

In order to proceed, the following Application fees are now payable:

• a valuation fee of £415.00

Please note that the valuation report will not be requested from the valuer until the Valuation Fee has been paid.

Make payment now? * ☒ Yes ☐ No

Make Payment

1


◀ Back

Save ▶

Next ▶

Payment confirmation

Order reference : LT40388352-1-929
Total charge : 245.00 GBP
Beneficiary : OneFamily Lifetime Mortgages Ltd

Pay with : 
Cardholder's name* : P Jones
Card number* : 4111111111111111
Expiry date (mm/yyyy)* : 04/2019
Card verification code* : 750 what is this?
* Mandatory fields

Yes, I confirm my payment

POWERED BY
barclaycard

Back

Cancel

Payment confirmation

Order reference : LT40388352-1-929
Total charge : 245.00 GBP
Beneficiary : OneFamily Lifetime Mortgages Ltd

Your payment is accepted

Payment reference : 3004917888

You will now be redirected to the merchant's website. A warning message might be displayed, as you are about to leave the secure environment.

OK

POWERED BY
barclaycard

Back to merchant site

You will then be directed back to the OneFamily Broker Portal which will also confirm that the Valuation Fee payment has been successful. Once there is confirmation of a successful valuation fee payment by card, the FMA process should be completed by clicking “Next” generating the electronic application form.

Alternative Options for making Valuation Fee Payments

2 Cheque Payment: Where the applicant wishes to make payment by cheque please follow the application guide up until the point of reaching the Valuation Fee screen.

To pay by cheque, please select “No” on the “**Make payment now?**” option and click “Next” to complete the FMA process.

Please note, the valuation will NOT be instructed. You will need to ensure the applicant provides a manual payment (e.g. cheque) before the valuation will be instructed. On receipt of the payment, the valuation will be instructed. Please ensure cheques are sent to OneFamily Lifetime Mortgages, 10 Dean Farrar Street, Floor 5, London SW1H 0DX.

The electronic application form will be available on the Summary screen as a PDF and can be printed for signing by all relevant parties.

The screenshot shows the OneFamily Lifetime Mortgages interface. At the top is the OneFamily logo and the text 'LIFETIME MORTGAGES'. Below this is a navigation bar with links: Home, Products, Literature, Illustration, DIP, FMA (highlighted with a dropdown arrow), Application Search, User Profile, Company Profile, and Logout. On the left is a sidebar menu with the following items: Applicant: BrokerName##01, Case Reference: LT36406106; Product Decision; Applicant 1 Details; POA 1 Contact Details; Property Details; Valuation Details; Solicitor Details; Decision Result; Payment Details (highlighted in dark purple); and FMA Summary. The main content area displays the following information: 'In order to proceed, the following Application fees are now payable:' followed by a bullet point 'a valuation fee of £415.00'. Below this is a note: 'Please note that the valuation report will not be requested from the valuer until the Valuation Fee has been paid.' Then, the question 'Make payment now? *' is shown with radio buttons for 'Yes' (selected) and 'No'. A 'Make Payment' button is located below the radio buttons. At the bottom of the main content area is a navigation bar with 'Back', 'Save', and 'Next' buttons. A red circle with the number '2' is overlaid on the 'Next' button.

Payment by Phone: If the applicant does not wish you to make a card payment via the broker portal and is unable to provide a cheque they may contact us directly on **0800 802 1645** to make a payment over the phone. We will then email you to confirm payment has been taken.

Please note we are only able to take card payment over the phone directly from the applicant and you must first have keyed the application as far as the Valuation Fee screen.

Once you have notified us that the valuation fee will be made by cheque or we have notified you that the applicant has made payment over the phone, it is vital that you return to the application to complete the application submission process.

As you progress back through the application screens do **NOT** select the **“Make a Payment”** button. Doing so could result in the valuation fee being taken twice.

Once you have returned to the application and progressed beyond the Valuation Payment screen (regardless of payment option) you will see the following screen.

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Applicant:
Jones##01
Case Reference:
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FMA Summary ▶

APPLICATION SUBMISSION IN PROCESS

Thank you for your application.



Please wait...

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You will now be presented with the following application summary screen. At this point the Mortgage Application has been fully submitted and the valuation instructed, unless the valuation fee is being paid by cheque.

A copy of the Mortgage Application form is available as a PDF under the documents heading on the lower rate-hand side of the page.

In order to ensure the application is not delayed please upload the following documentation to the application via your broker portal:

- A copy of pages 8-13 of the mortgage application. Please ensure the application number is written on the first page

If applicable please also forward the following documentation to the address below:

- Cheque for the Valuation Fee (if applicable)
- Certified copy of the Power of Attorney documentation (if applicable)

OneFamily Lifetime Mortgages, 10 Dean Farrar Street, Floor 5, London SW1H 0DX.

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Application Status

Initial Decision in Progress

Initial Decision Accept

Initial Decision Produced

Full Application in Progress

Full Application Accept

Valuation Instructed

Valuation Assessed

Offer Issued

COT Received

Completed

Contact Us

SUMMARY FOR APPLICATION LT40388352, RESIDENTIAL, REMORTGAGE

Applicant Name(s)	Jones##01, Peter	Property	42 Cowper Street, Hove, BN3 5BN, United Kingdom
		Estimated Valuation	£225,000
Loan Amount	£46,695		
Solicitor	DPR Solicitor Test	Repayment Type	Interest Only
Product	Lump Sum Voluntary Payment Lite LTV Lifetime Mortgage 100% Interest Rollup Re-Mortgage Full Status Fixed Rate 5.45%	LTV	20.75%

CHECKLIST ITEMS

Mortgage Application Form, Fully Completed and Signed by All Parties
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DOCUMENTS

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[DecisionInPrincipleLetter-Accept\(Intermediary\)_for.pdf](#)
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NOTES

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LIFETIME MORTGAGES

For any information or further help please contact us on:

0800 802 1645

oflm.sales@onefamily.com

Or visit **onefamilyadviser.com**

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