

Broker portal user guide

Illustration, AIP and application keying



February 2020

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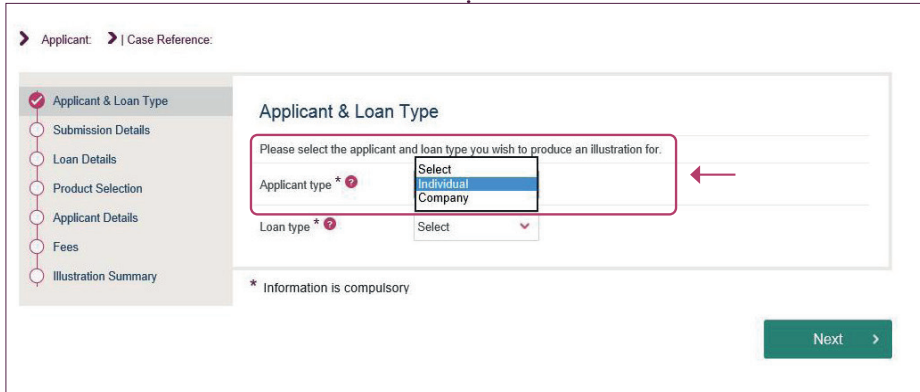
1. Summary

This user guide gives you an overview of the illustration, AIP and application keying process when using the Kent Reliance for Intermediaries broker portal.

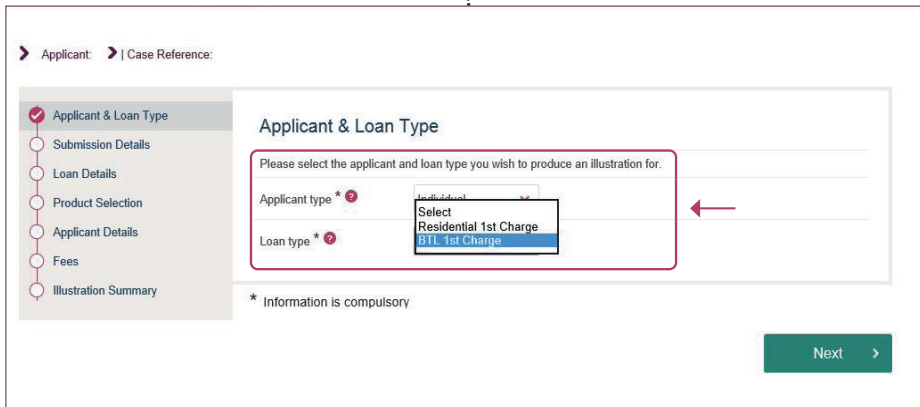
2. Keying an illustration (buy to let in individual names)



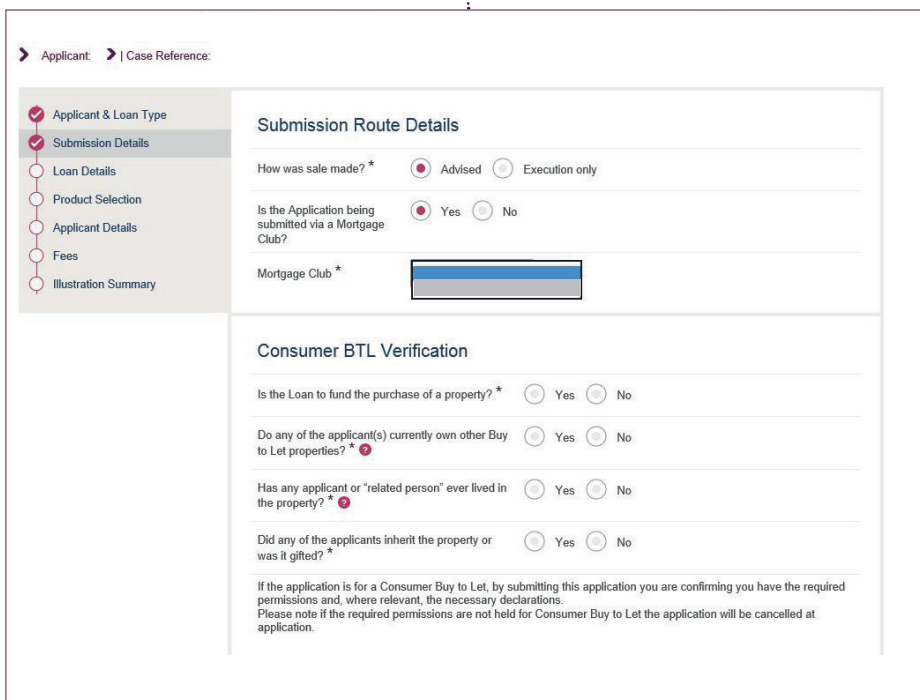
To key a buy to let illustration, start by clicking on the 'Illustration' icon on the navigation toolbar.



You'll then have six screens to complete. The first is 'Applicant & Loan Type'. In the 'Applicant Type' field, there are two drop-down options: 'Individual' or 'Company'. For this section, we're going to concentrate on an illustration for a buy to let in individual names. For this, you'd need to select 'Individual'.



There are two drop-down options in the 'Loan Type' field: 'Residential 1st Charge' or 'BTL 1st Charge'. You'd then select 'BTL 1st Charge' and click 'Next'.



The next screen you'll go to is 'Submission Details'. Here, you need to confirm if the sale was 'Advised' or 'Execution only'. You need to confirm if you're submitting via a mortgage club and pick the club from the drop-down list. As this is a buy to let AIP, you also need to answer the consumer BTL questions before clicking 'Next'.

Applicant: > | Case Reference:

- Applicant & Loan Type
- Submission Details
- Loan Details**
- Product Selection
- Applicant Details
- Fees
- Illustration Summary

Loan details

Loan purpose * Purchase Remortgage

Type of loan * BTL 1st Charge

Estimated value/purchase price * £200,000

Net loan amount * £160,000 LTV= 80%

Monthly rental income * £650

Term * 25 years

Repayment type * Interest Only

Intermediary Fees

Is the intermediary/packager, charging the applicant(s) a fee for this application? Yes No

Fee description *	Amount *	When payable *	Refundable amount	Delete
Intermediary Advi...	£100	On Application		<input type="checkbox"/>
Intermediary Advi...	£150	On Completion		<input type="checkbox"/>

Add Delete selected

The third screen is the 'Loan Details'. Here is where you confirm the loan purpose (purchase or remortgage), the estimated value/purchase price of the security, the net loan amount, the monthly rental income for the buy to let, the term of the loan and the repayment type (capital repayment, part and part or interest only).

Intermediary Fees

Is the intermediary/packager, charging the applicant(s) a fee for this application? Yes No

Fee description *	Amount *	When payable *	Refundable amount	Delete
Intermediary Advi...	£100	On Application		<input type="checkbox"/>
Select Intermediary Advice Fee 1 Intermediary Advice Fee 2 Intermediary Advice Fee 3	£150	On Completion		<input type="checkbox"/>

Add Delete selected

* Information is compulsory

Back Next

For the Intermediary Fees, you must select a fee description (the list includes Intermediary Advice Fee 1, Intermediary Advice Fee 2 and Intermediary Advice Fee 3), enter the amount of the fee and select when this is payable (on application, on offer or on completion).

If any of the fees have a refundable element, please include this here too. If you have more than one fee, click 'Add' to add additional fees; you must ensure that neither the drop-down 'Fee description' or 'When payable' are duplicated.

Applicant: > | Case Reference:

- Applicant & Loan Type
- Submission Details
- Loan Details
- Product Selection**
- Applicant Details
- Fees
- Illustration Summary

Loan details

Repayment type: Interest Only

Loan amount: £160,000

Capital and interest amount: £0 Interest only amount: £160,000

Product selection

Do you want to see only products with features? Yes No

[Get Products >](#)

Available products

Product	Initial rate	Initial monthly payment	Max LTV	Booking Fee	Select
SBTL1702 BTL 01013 80% Purchase Full Status 2 Year Discount 3.99%	3.99%	£856.31	80%	£2,400.00	<input checked="" type="radio"/>
SBTL1702 BTL 01014 80% Purchase Full Status 2 Year Discount 3.99%	3.99%	£856.31	80%	£2,400.00	<input type="radio"/>
KBTL17F5 BTL 01203 80% Purchase Full Status 5 Year Fixed 4.39%	4.39%	£896.96	80%	£3,200.00	<input type="radio"/>
SBTL17F5 BTL 01207 80% Purchase Full Status 5 Year Fixed 4.39%	4.39%	£896.96	80%	£3,200.00	<input type="radio"/>
KBTL1805 BTL 00621 80% Purchase Full Status 2 Year Fixed 4.49%	4.49%	£901.75	80%	£2,400.00	<input type="radio"/>
KBTL1805 BTL 00620 80% Purchase Full Status 2 Year Discount 4.54%	4.54%	£906.36	80%	£2,400.00	<input type="radio"/>
SBTL1702 BTL 01018 85% Purchase Full Status 2 Year Fixed 4.59%	4.59%	£919.96	85%	£4,000.00	<input type="radio"/>
SBTL1702 BTL 01017 85% Purchase Full Status 2 Year Discount 4.89%	4.89%	£948.25	85%	£4,000.00	<input type="radio"/>
KBTL1507 BTL 00498 85% Purchase Full Status 2 Year Fixed 5.19%	5.19%	£978.97	85%	£4,000.00	<input type="radio"/>
KBTL1507 BTL 00497 85% Purchase Full Status 2 Year Discount 5.24%	5.24%	£981.80	85%	£4,000.00	<input type="radio"/>

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* Information is compulsory

[Back](#) [Next >](#)

The fourth screen is 'Product Selection'. Here you need to select the product by clicking on the relevant button (there's no requirement for you to select if you want to see products with features or not).

The screen will only show up to 10 available products per page. If the product isn't showing, click on one of the subsequent pages to see more available products. Once the product has been selected, please click 'Next'.

Applicant: > | Case Reference:

- Applicant & Loan Type
- Submission Details
- Loan Details
- Product Selection
- Applicant Details**
- Fees
- Illustration Summary

Applicant Details

Number of applicants * 1 2 3 4

Applicant 1 *

First name *

Surname *

* Information is compulsory

[Back](#) [Next >](#)

The fifth screen is 'Applicant Details' where you confirm the number of applicants, and then enter each of their titles, first names and surnames. If there's more than one applicant, the screen will add in additional boxes for subsequent applicant titles, first names and surnames. You then click 'Next'.

Applicant: > | Case Reference:

SBTL1702 BTL 01013 80% Purchase Full Status 2 Year Discount 3.99%

Mandatory features

ERC - Mandatory

Lender fees

Fee	Amount	Add fee
Booking Fee	£2,400.00	<input type="checkbox"/>
Administration Fee	£130.00	
CHAPS bank transfer fee	£30.00	
Redemption Administration Charge	£50.00	
Solicitors mortgage charge	£103.00	
Valuation Fee (indicative only; it may be higher)	£200.00	

* Information is compulsory

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

The last screen to complete is the 'Fees' screen, where you confirm if the product booking fee is to be added to the loan or not. You then click 'Next' to generate the illustration.

Applicant: > | Case Reference:

Processing

Please wait...

You'll then see a 'Processing – Please wait...' screen with a spinning wheel as it generates what you've input.

Summary for case
BTL, Purchase

Name of applicant(s)	
Loan amount (Gross)	£162,400
Estimated valuation	£200,000
Term	Years 25
Repayment type	Interest Only
Property	
Solicitor	-
LTV (Gross)	81%
Product	SBTL1702 BTL 01013 80% Purchase Full Status 2 Year Discount 3.99%

Application status
Illustration Produced

Contact us

Illustrations

Product	Loan	Repayment	LTV	Fees
SBTL1702 BTL 01013 80% Purchase Full Status 2 Year Discount 3.99% 18/10/19 13:43	£162,400 25 years	Interest Only	81%	£2,400

[View illustration](#) [Proceed to AIP](#) [Select new product](#)

Fees and Features

Administration Fee	£130
Booking Fee	£2,400
CHAPS bank transfer fee	£30
Procuration Fee	£800
Redemption Administration Charge	£50
Solicitors mortgage charge	£103
Valuation Fee (indicative only; it may be higher)	£200

Documents

ESIS (Illustration)
18/10/19 13:43

The illustration summary screen will then appear, giving you the option to view the illustration, proceed with the illustration to AIP (where it will migrate the data that has already been keyed into an AIP) or to select a new product to generate an additional illustration. The illustration will now be assigned a case reference number.

3. Keying an illustration (limited company buy to let)

The process of keying a limited company illustration is the same as keying a buy to let illustration in individual names (see section 2). There are, however, some differences, which we'll go through now.

The first screen is titled 'Applicant & Loan Type'. For 'Applicant type', you would need to select 'Company'. As we only do buy to lets for limited companies, the 'loan type' will pre-populate with 'BTL 1st Charge'. You then have to click 'Next'.

The screenshot shows the 'Applicant & Loan Type' screen. The navigation menu on the left includes 'Applicant & Loan Type', 'Submission Details', 'Loan Details', 'Product Selection', 'Applicant Details', 'Fees', and 'Illustration Summary'. The main form area has a title 'Applicant & Loan Type' and a sub-header 'Please select the applicant and produce an illustration for.'. Below this are two dropdown menus: 'Applicant type' and 'Loan type'. The 'Applicant type' dropdown is open, showing 'Individual' and 'Company' options, with 'Company' selected. The 'Loan type' dropdown is set to 'BTL 1st Charge'. A red box highlights the 'Company' option, and a red arrow points to it. A 'Next' button is at the bottom right.

On the 'Submission Details' screen, there are no consumer buy to let questions as limited company buy to lets cannot be classed as consumer buy to let.

The screenshot shows the 'Submission Route Details' screen. The navigation menu on the left includes 'Applicant & Loan Type', 'Submission Details', 'Loan Details', 'Product Selection', 'Applicant Details', 'Fees', and 'Illustration Summary'. The main form area has a title 'Submission Route Details' and a sub-header 'How was sale made?'. Below this are two radio buttons: 'Advised' and 'Execution only'. Below that are two radio buttons: 'Yes' and 'No'. Below that is a dropdown menu for 'Mortgage Club' set to 'User Testing Mortgage Club'. A red box highlights the 'Mortgage Club' dropdown, and a red arrow points to it. 'Back' and 'Next' buttons are at the bottom.

The fifth screen is where you enter the limited company registered name and registered company number, before clicking 'Next'. For limited company buy to let illustrations, you don't need to enter the applicant name(s) just yet.

The screenshot shows the 'Business Name' screen. The navigation menu on the left includes 'Applicant & Loan Type', 'Submission Details', 'Loan Details', 'Product Selection', 'Applicant Details', 'Fees', and 'Illustration Summary'. The main form area has a title 'Business Name' and two input fields: 'Registered name' and 'Registered number'. A red box highlights the 'Registered name' and 'Registered number' fields, and a red arrow points to the 'Registered name' field. 'Back' and 'Next' buttons are at the bottom.

4. Keying an illustration (residential)

The process of keying the residential AIP is the same as keying a buy to let illustration in individual names (see section 2) with the following differences.

KentReliance
For Intermediaries

Home Illustration AIP Case Search Criteria Products Calculators BTL Hub Product Transfer User Profile Company Profile

Applicant: > | Case Reference:

Applicant & Loan Type

Please select the applicant and loan type you wish to produce an illustration for.

Applicant type *

Loan type *

* Information is compulsory

Next >

On the 'Applicant & Loan Type' screen, you should choose 'Individual' for the 'Applicant type'. In the 'Loan Type' field, there are two drop-down options: 'Residential 1st Charge' or 'BTL 1st Charge'. You should select 'Residential 1st Charge'. Please be aware that we don't have the facility for you to carry out a shared ownership illustration.

Applicant: > | Case Reference:

Applicant & Loan Type

Please select the applicant and loan type you wish to produce an illustration for.

Applicant type *

Loan type *

Are the applicant(s) 'high net worth' customers? * Yes No

Are the applicant(s) 'mortgage professional' customers? * Yes No

* Information is compulsory

Next >

By selecting 'Residential 1st Charge', two further questions will appear: 'Are the applicant(s) 'high net worth' customers?' and 'Are the applicant(s) 'mortgage professional' customers?'. Once you've answered both of these questions, click 'Next'.

5. Keying an AIP (buy to let in individual names)

Kent Reliance
For Intermediaries

Home Illustration **AIP** Case Search Criteria Products Calculators BTL Hub Product Transfer User Profile Company Profile

Applicant: > | Case Reference:

Application Type

Please select the application type you wish to produce an agreement in principle for.

Applicant type *

Loan type *

How was sale made? *

Application Suitability

Please confirm whether your applicant(s) meet Kent Reliance's lending criteria and whether the proposed security meets Kent Reliance's property criteria *

Yes No

Please view [Kent Reliance's lending criteria](#)

Intermediary Declaration

I confirm that I have been authorised by all applicants to complete this application on their behalf.
I confirm all information entered is true to the best of my knowledge.
I confirm that I have carried out all relevant identity checks and required certification, and seen all originals of all documents submitted in support of this application.
I confirm that I have provided all the applicants and other individuals whose personal data has been collected with the Kent Reliance privacy policy.
I confirm that I have read and have been provided with the Kent Reliance privacy policy.
Please select the tick box to confirm you have read and understood the [Broker terms of business](#).

Accept Declaration *

* Information is compulsory

Back Save Next

To key a buy to let AIP, you can either select the option 'Proceed to AIP' from the illustration summary screen, or click on the 'AIP' icon in the navigation toolbar if you've not done an illustration. If you proceed to AIP from an illustration, the questions you answered on the illustration will be pre-populated in the AIP.

The first screen to complete is 'Applicant & Loan Type'. In the 'Applicant Type' field, there are two drop-down options: 'Individual' or 'Company'. For this section, we're going to concentrate on an AIP for a buy to let in an individual name (here you would choose 'Individual'). In the 'Loan Type' field, there are two drop-down options: 'Residential 1st Charge' or 'BTL 1st Charge'. You'd then select 'BTL 1st Charge'. Once this screen is completed, click 'Next'.

Applicant: > | Case Reference:

Submission Route Details

How was sale made? * Advised Execution only

Was the advice rejected? * Yes No

Is the Application being submitted via a Mortgage Club? Yes No

Mortgage Club *

Consumer BTL Verification

Is the Loan to fund the purchase of a property? * Yes No

Do any of the applicant(s) currently own other Buy to Let properties? * Yes No

Has any applicant or "related person" ever lived in the property? * Yes No

Did any of the applicants inherit the property or was it gifted? * Yes No

If the application is for a Consumer Buy to Let, by submitting this application you are confirming you have the required permissions and, where relevant, the necessary declarations.
Please note if the required permissions are not held for Consumer Buy to Let the application will be cancelled at application.

* Information is compulsory

Back Save Next

The next screen you'll go to is 'Submission Details'. It's here you need to confirm if the sale was 'Execution only' or 'Advised' - and, if advised, whether the advice was rejected or not. You need to confirm if you're submitting via a mortgage club and pick the club from the drop-down list. As this is a buy to let AIP, you need to answer the consumer BTL questions and then click 'Next'.

Applicant: > | Case Reference:

- Applicant & Loan Type & Intermediary Declaration
- Submission Details
- Loan Details**
- Applicant 1 Details
- Property Details
- Product Choice
- Declaration & Credit Search Permission
- Decision Result
- Fees
- Case Summary

Loan details

Loan purpose * Purchase Remortgage

Type of loan * BTL 1st Charge

First time landlord * Yes No

Estimated value/Purchase price * £200,000

Net loan amount * £180,000 LTV= 80.00 %

Estimated monthly rental income * £1,800

Loan term * 25 Years

Repayment type * Interest Only

The next screen to complete is called 'Loan Details'. The first question you must answer is the 'Loan purpose', with the options 'Purchase' or 'Remortgage'. If you select 'Purchase', a further question will appear below the 'Type of Loan', which is whether the applicant is a 'First time landlord'. You'll need to complete this, along with the remaining questions.

Repayment strategy summary

Repayment strategy *	Equity in the property	Repayment plan cost	Repayment plan frequency	Projected value	Delete
Select					

- Sale of security property
- Sale of other UK residential property
- Endowment
- Pension
- Savings
- UK Stocks and Shares
- Unit trust/OEICs
- Premium bonds

Add Delete selected

Source of deposit

Source of deposit *	Amount *	Delete
Select		

For the question 'Repayment type', if you select 'Interest Only', a further section will appear called 'Repayment strategy summary'. Depending on what repayment strategy you choose from the drop-down list, the remaining fields in this section that need to be completed will differ. If there's more than one, you can click 'Add' to include a further repayment strategy.

For the 'Source of deposit' section, the portal is intuitive enough to work out the difference between the loan and the purchase price/estimated value of the property. If the figure you enter doesn't equate to this, then an error message will appear.

Loan details

Loan purpose * Purchase Remortgage

Type of loan * BTL 1st Charge

Let to Buy * Yes No

If you select 'Remortgage' on this screen, you won't see the 'First time landlord' question, and instead will get the question 'Let to Buy', below 'Type of loan'.

Loan amount breakdown

Please indicate how the loan amount will be allocated below:

Loan allocation *	Amount *	Delete
Select		

- No Additional Borrowing
- Additional Shared Ownership - Purchase of Additional Share
- Capital Raising - Business Purposes
- Debt Consolidation
- Home Improvements
- Property Purchase
- Portfolio Expansion
- Property Refinance
- Redemption Costs
- Transfer of equity
- Capital Raising - Other
- Legal Fees
- Repayment of Current Mortgage

Add Delete selected

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

Fee Description *	Amount *	When Payable *	Refundable Amount	Delete
Select		Select		

Add Delete selected

You'll also get a new section appear towards the bottom of the screen, titled 'Loan amount breakdown'. Here is where you need to confirm the breakdown of the loan requested – i.e., if there's any capital raising, what this is to be used for, and how much it is.

If you're doing a pound-for-pound remortgage you need to select 'Property Refinance' and enter the loan amount. If you don't select this option, the incorrect rental calculation will be used.

If you're capital raising, you need to select 'Repayment of current mortgage', and provide the proportion of the loan that's being used, along with what the remainder of the loan is to be used for.

Loan/Occupancy Details

Will the property be occupied by the applicant(s) or a family member now or in the future? * Yes No

Intermediary Fees

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

* Information is compulsory

The last two questions on this screen are 'Loan/Occupancy Details' and 'Intermediary Fees'.

Intermediary Fees

Is the intermediary/packager, charging the applicant(s) a fee for this application? Yes No

Fee description *	Amount *	When payable *	Refundable amount	Delete
Intermediary Advl... <small>Select Intermediary Advice Fee 1 Intermediary Advice Fee 2 Intermediary Advice Fee 3</small>	£100	On Application		<input type="checkbox"/>
	£150	On Completion		<input type="checkbox"/>

* Information is compulsory

For the Intermediary Fees, you have to select a fee description (the list includes Intermediary Advice Fee 1, Intermediary Advice Fee 2 and Intermediary Advice Fee 3), enter the amount of the fee and select when payable (on application, on offer or on completion).

If any of the fees have a refundable element, you need to add this here. If you have more than one fee, you need to click 'Add' to include additional fees and ensure that neither the drop-down 'Fee description' or 'When payable' are duplicated.

Once you've answered these last two questions, click 'Next'.

Applicants

Number of applicants * 1 2 3 4

Personal Details – Applicant 1

Title *

First name *

Middle name(s)

Surname *

Date of birth (dd/mm/yyyy) *

Estimated retirement age *

Nationality *

Permanent rights to reside in the UK * Yes No

Length of residency * years months From Birth

Diplomatic Immunity * Yes No

Marital status *

Paid in sterling * Yes No

UK tax payer only * Yes No

Existing OneSavings Bank mortgage customer * Yes No

Previous Names

Has the applicant ever been known by another name in the last 8 years? Yes No

* Information is compulsory

The next screen you need to complete is 'Applicant Details'. Once completed, click 'Next'.

Existing OneSavings Bank mortgage customer * Yes No

OneSavings Bank brand *

Existing mortgage account number(s)

Existing OneSavings Bank mortgage customer * Yes No

OneSavings Bank brand *

Existing mortgage account number(s)

Existing OneSavings Bank mortgage customer * Yes No

Relationship to main borrower *

Previous Names

Has the applicant ever been known by another name in the last 6 years? Yes No

Address Summary

Does this applicant have the same current address as the main applicant? Yes No

* Information is compulsory

Previous Names

Has the applicant ever been known by another name in the last 6 years? Yes No

Correspondence Address

Does the applicant have a correspondence address where they wish documentation to be sent that is different from their current residential address? Yes No

* Information is compulsory

If you key that the applicant is an existing OneSavings Bank customer, two additional questions will appear: 'OneSavings Bank Brand' and 'Existing mortgage account number(s)'.

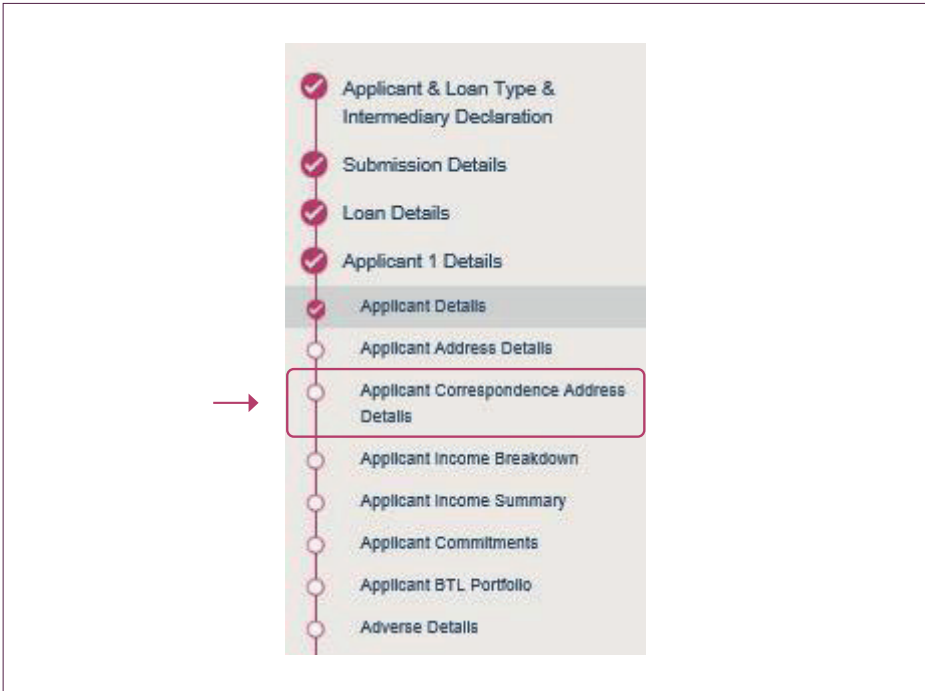
For 'OneSavings Bank Brand', you'll have to pick which brand the existing mortgages are with. If there are existing mortgages with more than one brand, you'll need to select one and add a note once the AIP is submitted to confirm the other brand/s.

For the 'Existing mortgage account number(s)' question, you'll need to type out each account number, separated by a comma.

If the application is in more than one name, an additional question appears on the 'Applicant Details' screen for applicant 2, 3 and 4: 'Relationship to main borrower'. For each additional applicant, use the drop-down list to select their relationship to applicant 1.

Another question will also appear: 'Does this applicant have the same current address as the main applicant?'. If they do, that same address will be used for that applicant.

If you're keying a buy to let remortgage that is also a let to buy, an additional section will appear on the 'Applicant Details' screen below the 'Previous Names' section, which is called 'Correspondence Address'. Given that with a let to buy the applicant is remortgaging their existing residential home onto a buy to let, you must provide the onward residential address the applicant will be moving to as the correspondence address.



By selecting 'Yes', an additional page will appear in the tree on the left-hand side of the screen that you need to complete later in the AIP, titled 'Applicant Correspondence Address'.

UK address

Have you ever had a UK address? * Yes No

Current address search

Is the address a UK address? * Yes No

Name or number

Postcode *

Residential status * ▼

From * To *

* Information is compulsory

The next screen is 'Applicant Address Details' for you to input the applicant's address history. If they've been at their current address for less than three years, a further field will appear for you to complete; this is because we need three years of address history. Once completed, you then need to click 'Next'.

Correspondence Address search

Is the address a UK address? * Yes No

Name or number

Postcode * **Find Address >**

From * To *

* Information is compulsory

< Back **Save** **Next >**

If the application is a let to buy and the applicant has an onward correspondence address, the next screen that will come up is the 'Correspondence Address Details' screen. This screen works in the same way (and should be completed the same) as the 'Applicant Address Details' screen. The 'From' date needs to be the anticipated date the applicant is expecting to move to the address. For the 'To' date, the same date can be used. You then click 'Next'.

Primary Employment status

Employment status * Employed Fixed Term Contract

More than 25% share owner * Yes No

Has the applicant been in their current employment for less than 12 months? * Yes No

Does the applicant have any deductions from their salary? * Yes No

Secondary Employment status

Does the applicant have any secondary employment? * Yes No

Employment status * Fixed Term Contract Employed

More than 25% share owner * Yes No

Does the applicant have any deductions from their salary? * Yes No

Other sources of income

Does the applicant have any other sources of income? * Yes No

Lending into Retirement

Will the required loan term take the applicant beyond their estimated retirement age? * Yes No

Income changes

Is the applicant aware of any changes in income and expenditure that are likely to affect the ability to meet mortgage payments? * Yes No

* Information is compulsory

< Back **Save** **Next >**

The next screen is 'Primary Employment status', where you'll need to confirm the type of employment for the applicant. If the applicant's employment status is 'Employed' or 'Fixed Term Contract', three additional questions will appear that won't be seen for the remaining options (see left). If the term takes the applicant past age 65, the additional question 'Lending Into Retirement' will appear. Once the screen is complete, click on 'Next'.

Employment status

Employment status *

Employment Details

Full time * Yes No

Occupation *

Company name *

Employed since (mm/yyyy) * To

Is the employment permanent? * Yes No

On probation? * Yes No

Primary income

Current annual income & allowances

	Income	Assessable Income
Basic Income *	<input type="text" value="£30,000"/>	<input type="text" value="£30,000"/>
Car allowance	<input type="text" value="£1,000"/>	<input type="text" value="£1,000"/>
Other allowances *	<input type="text" value="£500"/>	<input type="text" value="£500"/>
Bonus	<input type="text" value="£2,000"/>	<input type="text" value="£1,000"/>
Commission	<input type="text" value="£1,000"/>	<input type="text" value="£500"/>
Overtime	<input type="text" value="£1,200"/>	<input type="text" value="£600"/>

Income total

Total income from employment

To see our policy on income [click here](#)

* Information is compulsory

The 'Employment status' screen is where you'd input employment details, along with the income. For employed applicants, once the income fields are complete, click the 'Calculate Income' button so that the portal works out the percentage of income to use (this would only be taken into account for residential applications for affordability).

Self-employed details

Full time * Yes No

Occupation *

Ownership type *

Date commenced trading (mm/yyyy) *

Percentage of business owned * %

If the applicant is self-employed, the 'Primary Income Details' screen will ask for the business ownership type, date trading commenced and percentage of business owned, in addition to the self-employed income.

Other Income

Other Income

Source *	Annual Amount *	
<input type="text" value="Select"/>	<input type="text"/>	<input type="checkbox"/> Delete
<input type="button" value="Add"/>	<input type="button" value="Delete selected"/>	

Child Benefit/Family Allowance
 Child Tax Credit
 Court Order Maintenance
 Disability Living Allowance
 Housing Allowance
 Investment Income
 Mobility Allowance
 Occupational Pension
 State Pension
 Working Tax Credit
 Other

If you select 'Yes' to 'Other source of income', a section will appear on the 'Income Summary' screen that you need to complete. You need to select the source of the other income and enter the amount. If there's more than one source, click 'Add' to include further income.

Lending in to Retirement

Future Income

Source	Annual Amount	Delete
<input type="text" value="Select"/>	<input type="text"/>	<input type="checkbox"/>

* Information is compulsory

If you select 'Yes' to the 'Lending into Retirement' question, or if you selected 'No' but the system has calculated that the term takes the applicant beyond their retirement age, a further section appears to confirm the source of future income.

Once the 'Income Summary' screen has been completed, click 'Next' to proceed.

Residential Mortgage

Existing residential mortgage to be redeemed on completion? Yes No

Reason for not redeeming on completion*

Monthly residential mortgage repayment*

Residential mortgage balance outstanding*

Current interest rate %

Estimated value of current residential property*

Start date of current mortgage*

Other Commitments (non lifestyle)

Does the applicant have any other binding financial commitments* Yes No

Commitment type*	Monthly payment*	End date	Repay on completion?	Delete
<input type="text" value="Select"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Information is compulsory

The next screen to be completed is the 'Applicant Commitments' screen. If the applicant declared their residential status on the previous 'Applicant Address Details' screen as 'Owner with Mortgage', you'll need to complete the applicant's residential mortgage details.

Residential Mortgage

Property being sold?* Yes No

Reason for property not being sold*

Estimated value of current residential property*

If the applicant declared their residential status on the previous 'Applicant Address Details' screen as 'Owner without Mortgage', you need to confirm if they're selling, and the reason why if they're not, along with the estimated value of the property.

Rental Commitment

Monthly residential rental repayment*

If the applicant declared their residential status on the previous 'Applicant Address Details' screen as 'Renting – Local Authority or Housing Assoc' or 'Renting – Private Landlord', you need to confirm the monthly residential rental payment.

If the applicant declared their residential status on the previous 'Applicant Address Details' screen as 'Living with Partner', 'Living with Parents/Relatives' or 'Employers accomodation', nothing relating to their residence will appear as a commitment.

Other Commitments (non lifestyle)

Does the applicant have any other binding financial commitments? Yes No

Commitment type *	Monthly payment *	End date	Repay on completion?	Delete
Select Maintenance/Alimony Nursery/School Fees	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Information is compulsory

The other section on this screen is for you to confirm if there are any other commitments – ‘Maintenance/Alimony’ or ‘Nursery/School Fees’. All other commitments will be extracted from the credit bureau. Once completed, click ‘Next’.

BTL Portfolio?

Does the applicant own any investment/Buy to Let properties? Yes No

BTL Portfolio Details

For BTL applications: if, including the subject property, your client will own 4+ mortgage rental properties you must provide additional information through our BTL Hub or your application will not be processed. See krfi.co.uk for more details.

Total number of properties? *

How many of these are mortgaged? *

Estimated value of portfolio? *

Total outstanding balance of mortgages? *

Total monthly portfolio rental income? *

Total monthly portfolio mortgage payments? *

Is the portfolio managed by an Accountant on the applicants behalf? * Yes No

* Information is compulsory

The following screen will be ‘Applicant BTL Portfolio’. This is where you’d key if the applicant has any other buy to lets. If the applicant does have other buy to lets in addition to the security being mortgaged to us, you must provide the required details. Once this screen has been completed, please click ‘Next’.

- Applicant & Loan Type & Intermediary Declaration
- Submission Details
- Loan Details
- Applicant 1 Details
 - Applicant Details
 - Applicant Address Details
 - Applicant Income Summary
 - Applicant Commitments
 - Applicant BTL Portfolio
 - Adverse Details
 - Property Details
 - Product Choice
 - Declaration & Credit Search Permission
 - Decision Result
 - Fees
 - Case Summary

Arrears

Has the applicant/director ever been in arrears with any borrowing including mortgage or rent? *

Yes No

Defaults

Has the applicant/director ever had a default registered? *

Yes No

County court judgements

Has the applicant/director ever had a county court judgement registered? *

Yes No

Individual Voluntary Arrangements, Debt Management Program or Protected Trust Deed

Has the applicant ever been subject to an Individual Voluntary Arrangement, Debt Management Plan, Debt Relief Order or Protected Trust Deed? *

Yes No

Bankruptcies

Has the applicant/director ever been made bankrupt? *

Yes No

Repossession

Has the applicant/director ever had a property repossessed or voluntarily surrendered a property? *

Yes No

Convictions

Has the applicant/director ever had a criminal conviction? *

Yes No

Insolvency

Has any company of which the applicant is or was a director gone in to insolvent liquidation or administration or had a receiver appointed of its assets or undertaking or made any arrangements with creditors or suffered any act indicative of insolvency or anything equivalent in any other country? *

Yes No

Mortgage declined

Has the applicant/director ever had a mortgage application declined? *

Yes No

* Information is compulsory

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Next >

The next screen is 'Adverse Details'.

Applicant & Loan Type & Intermediary Declaration
 Submission Details
 Loan Details
 Applicant 1 Details
 Property Details
 Product Choice
 Declaration & Credit Search Permission
 Decision Result
 Fees
 Case Summary

Has the applicant(s) already found a property? * Yes No

Property Address Search

Name or number

Postcode * [Find Address](#)

Property

Property description *

Property type *

Is property a new build? * Yes No

Is the property standard construction? * Yes No

Number of bedrooms *

Number of kitchens *

Type of Sale *

Tenure *

Is the property subject to occupancy ties? * Yes No

Is it a grade I listed property? * Yes No

Incentives

Are there any incentives, discounts or allowances in relation to the property? * Yes No

Rental occupancy type *

Total rental occupants *

* Information is compulsory

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The next screen is the 'Property Details' screen.

Applicant & Loan Type & Intermediary Declaration
 Submission Details
 Loan Details
 Applicant 1 Details
 Property Details
 Product Choice
 Declaration & Credit Search Permission
 Decision Result
 Fees
 Case Summary

Rental occupancy type *

- Select
- Single Family BTL
- Multi Let > 2

Total rental occupants *

* Information is compulsory

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As it's a buy to let application, if the security is a house or a flat, there will be two additional questions asking you to confirm the 'Rental occupancy type' (either 'Single Family BTL' or 'Multi Let > 2') and the 'Total rental occupants'. If the security is multiple flats or multiple houses on a single freehold then there will be one additional question to confirm the number of units. These answers, along with the number of rooms, will determine the type of valuation that is auto-instructed. Once the 'Property Details' screen has been completed, click 'Next'.

- Applicant & Loan Type & Intermediary Declaration
- Submission Details
- Loan Details
- Applicant 1 Details
- Property Details
- Product Choice
- Declaration & Credit Search Permission
- Decision Result
- Fees
- Case Summary

Loan details

Repayment type: Interest Only

Loan amount: £160,000

Capital and Interest amount: £0 Interest only amount: £160,000

Product selection

Do you want to see only products with features? Yes No

[Get Products >](#)

Available products

Product	Initial rate	Initial monthly payment	Max LTV	Booking Fee	Select
BBTL1702 BTL 01013 80% Purchase Full Status 2 Year Discount 3.99%	3.99%	£856.31	80%	£2,400.00	<input checked="" type="radio"/>
BBTL1702 BTL 01014 80% Purchase Full Status 2 Year Discount 3.99%	3.99%	£856.31	80%	£2,400.00	<input type="radio"/>
KBTL1775 BTL 01203 80% Purchase Full Status 5 Year Fixed 4.39%	4.39%	£896.96	80%	£3,200.00	<input type="radio"/>
BBTL1775 BTL 01207 80% Purchase Full Status 5 Year Fixed 4.39%	4.39%	£896.96	80%	£3,200.00	<input type="radio"/>
KBTL1605 BTL 00621 80% Purchase Full Status 2 Year Fixed 4.49%	4.49%	£901.75	80%	£2,400.00	<input type="radio"/>
KBTL1605 BTL 00620 80% Purchase Full Status 2 Year Discount 4.54%	4.54%	£906.36	80%	£2,400.00	<input type="radio"/>
BBTL1702 BTL 01018 85% Purchase Full Status 2 Year Fixed 4.59%	4.59%	£919.96	85%	£4,000.00	<input type="radio"/>
BBTL1702 BTL 01017 85% Purchase Full Status 2 Year Discount 4.89%	4.89%	£948.25	85%	£4,000.00	<input type="radio"/>
KBTL1507 BTL 00498 85% Purchase Full Status 2 Year Fixed 5.19%	5.19%	£976.97	85%	£4,000.00	<input type="radio"/>
KBTL1507 BTL 00497 85% Purchase Full Status 2 Year Discount 5.24%	5.24%	£981.80	85%	£4,000.00	<input type="radio"/>

Results 1 - 10 of 12 Page: [1](#) [2](#)

* Information is compulsory

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The next screen is the 'Product Choice' screen. On this screen, you only need to select the product by clicking on the relevant button (there's no requirement for you to select if you want to see products with features or not). The screen will only show up to 10 available products per page. If the product isn't showing, you need to click on one of the subsequent pages to see more available products. Once the product has been selected, click 'Next'.

- Applicant & Loan Type & Intermediary Declaration
- Submission Details
- Loan Details
- Applicant 1 Details
- Property Details
- Product Choice
- Declaration & Credit Search Permission
- Decision Result
- Fees
- Case Summary

BTL Declarations

BTL Declaration: I confirm that I hold a Declaration signed by all borrowers to this application by the terms of which they acknowledge that:

(i) the agreement is entered into by them wholly or predominantly for the purposes of a business carried on, or intended to be carried on by them;

(ii) they understand that, by signing the declaration, they will not have the protection and remedies that would be available to them under the MCD Order of the agreement were a consumer buy-to-let contract under the MCD Order; and

(iii) they understand if they are in any doubts as to the consequences of the agreement not being regulated by the MCD Order, then they should seek independent legal advice;

And that they understand that by signing the declaration they acknowledge that the agreement is to be presumed to have been entered into by them wholly or predominantly for the purposes specified in sub-paragraph (i).

Credit Search Applicant(s) Consent & Intermediary Declaration

At this stage of the application Kent Reliance would like to carry out a credit search. Kent Reliance can only carry out the credit search if it has your permission to do so and the permission of anyone with whom you have a financial link. Please confirm if you consent to the credit search.

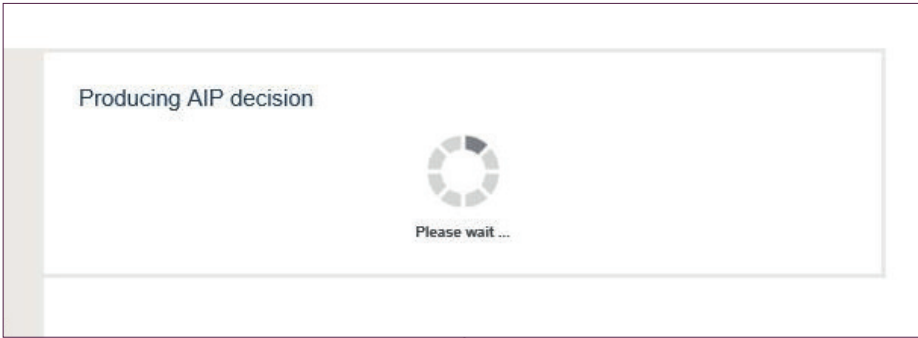
Declaration by intermediary of applicant: I confirm that the applicant and where appropriate his/her financial link have provided consent to a credit search being carried out by Kent Reliance.

Confirm *

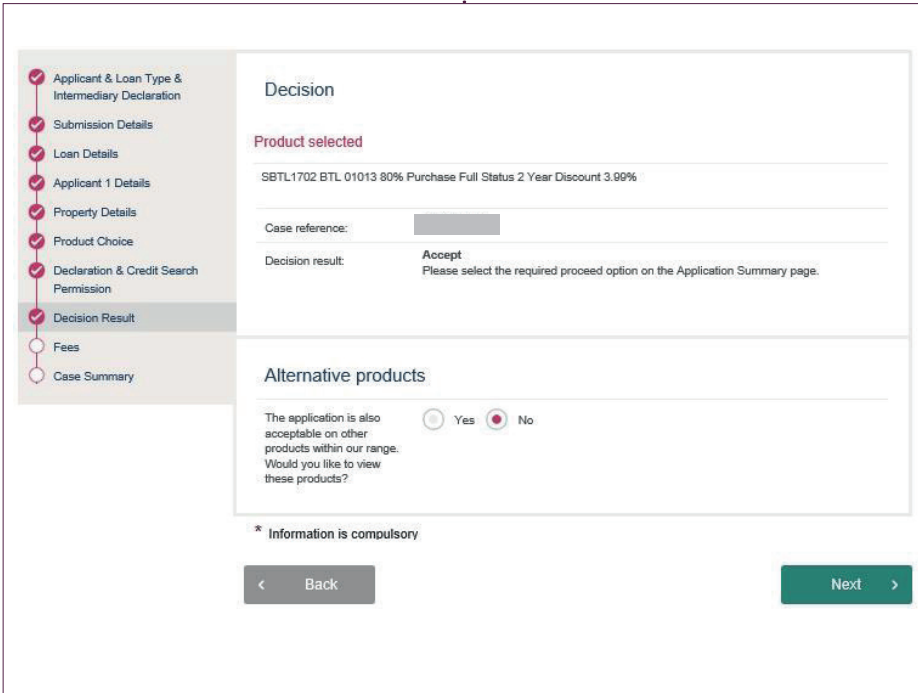
* Information is compulsory

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The next screen is where you confirm that you have the applicant's consent for the bank to carry out a credit search. As it's a buy to let application, there's also a 'BTL Declaration' that you must confirm by clicking in the 'Confirm' box. Once done, click 'Next':

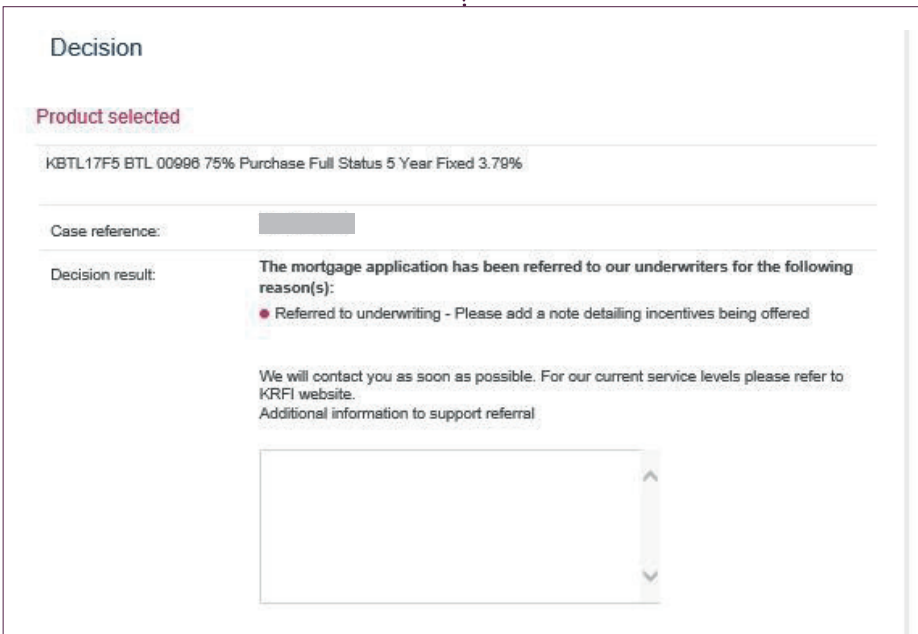


By clicking 'Next', the portal will start to produce an AIP decision.

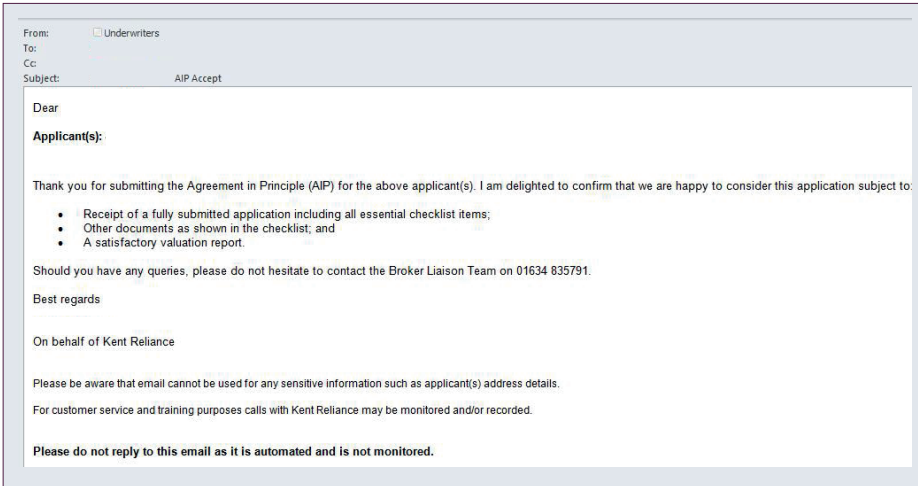


As this is a buy to let AIP, on the basis the rent and chosen interest rate covers the gross loan amount requested and there's no reason for the AIP to refer, you'll get an 'Accept' decision. If the rent is insufficient to cover the loan requested, the portal will advise the maximum gross loan amount (inclusive of fees) in the 'Decision result' section. You can then go back and reduce the loan amount if the applicant still wishes to proceed.

If the AIP refers or declines, the 'Decision result' section will state this, along with a reason as to why it has referred or declined. You also have the choice to amend the mortgage product. If it accepts and the applicant wishes to proceed, click 'Next'. Alternatively, you have the option to amend the mortgage rate selected.



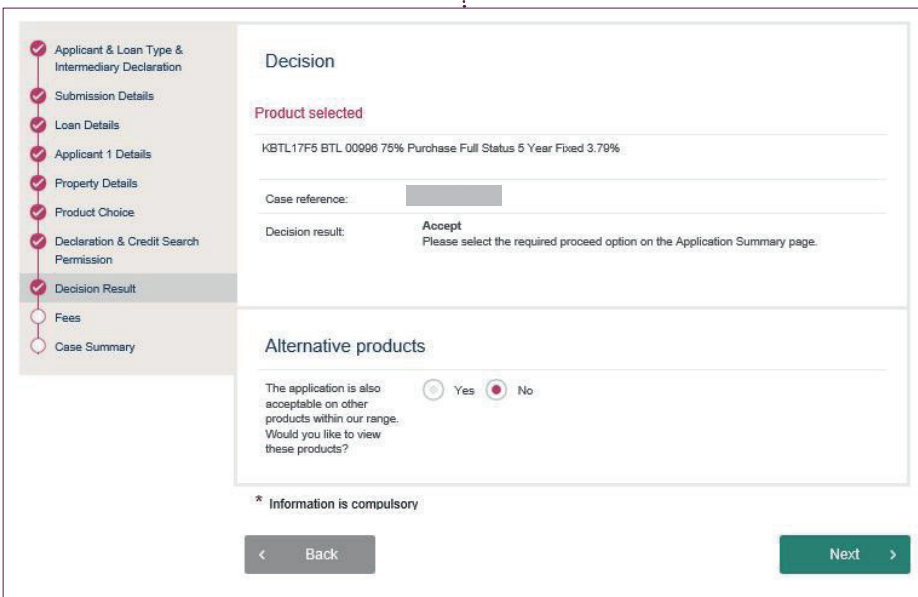
If the AIP refers then the portal will give you an explanation.



Once the bank has reviewed the AIP and accepted it, you'll receive an automated advisory email.



You must then go back into the portal, open the AIP and click on 'Proceed to AIP'.



As when an AIP accepts without referral, you can choose to proceed or select an alternative product.

SBTL1702 BTL 01013 80% Purchase Full Status 2 Year Discount 3.99%

Mandatory features

ERC - Mandatory

Lender fees

Fee	Amount	Add fee
Booking Fee	£2,400.00	<input type="checkbox"/>
Administration Fee	£130.00	
CHAPS bank transfer fee	£30.00	
Redemption Administration Charge	£50.00	
Solicitors mortgage charge	£103.00	
Valuation Fee (indicative only; it may be higher)	£200.00	

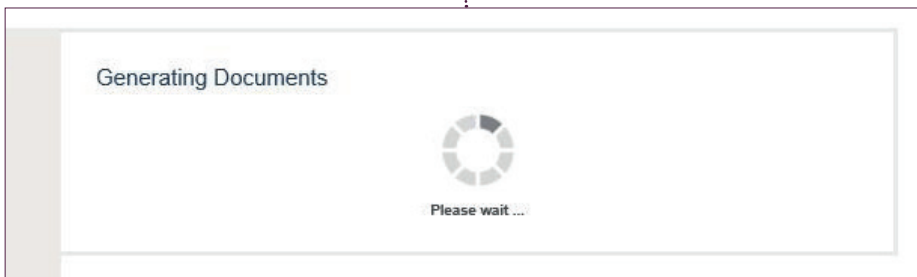
Intermediary fees

Is the intermediary/pecksger, charging the applicant(s) a fee for this application? Yes No

* Information is compulsory

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

The next screen is where you'll confirm if the mortgage product booking fee is added to the loan or not. You also get the opportunity to add any intermediary fees they might be charging that you may not have keyed in earlier on as part of the AIP.



Once the screen has been completed, click 'Next' to generate the illustration and then the screen will change to 'Generating Documents'.

Summary for case

BTL, Purchase

Name of applicant(s)	[Redacted]
Loan amount (Gross)	£182,400
Estimated valuation	£200,000
Term	Years 25
Repayment type	Interest Only
Property	[Redacted]
Solicitor	-
LTV (Gross)	81%
Product	SBTL1702 BTL 01013 80% Purchase Full Status 2 Year Discount 3.99%

Application status

+ AIP Illustration Produced

+ Contact us

Proceed Options

[Proceed to FMA](#) >

[Edit AIP](#) >

[Copy AIP](#) >

Fees and Features

Administration Fee	£130
Booking Fee	£2,400
CHAPS bank transfer fee	£30
Procurance Fee	£800
Redemption Administration Charge	£50
Solicitors mortgage charge	£103
Valuation Fee (indicative only; it may be higher)	£200

Documents

ESIS (Illustration)
24/10/19 18:21 [Redacted] [Upload Document](#)

+ Essential Checklists

+ Other Checklists

+ Notes

The summary screen will then come up, which gives you the option to edit the AIP, proceed to full mortgage application ("Proceed to FMA") or make a copy of the AIP if you have to submit a further application. You can also view the illustration, expand the 'Essential Checklists' and 'Other Checklists' sections to see what documents are required, and also expand the 'Notes' section to add a note.

If you wish to proceed to submitting a full application, click on 'Proceed to FMA', which we'll come onto later in section 8 of this guide.

6. Keying an AIP (limited company buy to let)

The process of keying the limited company AIP is the same as keying a buy to let AIP in individual names (see section 5). There are, however, some differences, which we'll go through now.

KentReliance
for Intermediaries

Home Illustration **AIP** Case Search Criteria Products Calculators BTL Hub Product Transfer User Profile Company Profile

Applicant: > | Case Reference:

Application Type
Please select the application type for an agreement in principle for.

Applicant type * (Dropdown menu: Select, Individual, Company)

Loan type * (Dropdown menu: BTL 1st Charge)

How was sale made? * (Dropdown menu: Select)

On the 'Applicant & Loan Type' screen, for 'Applicant type', select 'Company'. As we only do buy to lets for limited companies, the 'Loan Type' will pre-populate with 'BTL 1st Charge'.

Business Name

Company name *

Registered number *

Is the company trading? * Yes No

Trading since (mm/yyyy) *

Company Registered Office Address Search

UK address? * Yes No

Name or number

Postcode *

Correspondence Address Search

UK address? * Yes No

Name or number

Postcode *

* Information is compulsory

A new screen called 'Company Details' will then appear on limited company buy to let AIPs. This doesn't appear on buy to let AIPs in an individual name. On this screen, you'll need to key in the limited company details.

Company association

Company *	Role within company *	% Shareholding *	Primary contact	Delete
<input type="text" value="Test Ltd Company"/>	<input type="text" value="Director and Shar..."/>	<input type="text" value="50.00"/>	<input type="checkbox"/>	<input type="checkbox"/>

On the 'Applicant' screen, an additional section appears at the bottom called 'Company Association', where you confirm the applicant's association with the limited company/LLP SPV.

The rest of the AIP process is the same as for buy to lets in individual names.

7. Keying an AIP (residential)

The process of keying the residential AIP is the same as keying a buy to let AIP in individual names (see section 5). There are, however, some differences, which we'll go through now.

In the 'Applicant & Loan Type' screen, choose 'Individual' for 'Applicant type'. For 'Loan Type', select 'Residential'. Two additional questions will appear on this screen for residential that you'll need to answer: 'Are the applicant(s) 'high net worth' customers?' and 'Are the applicant(s) 'mortgage professional' customers?'.

On the 'Loan Details' screen, you'll be asked if the property is discounted market sale (DMS), shared ownership or shared equity. If it's a remortgage, only shared ownership will be the only option to answer.

Please note that we don't currently offer DMS or shared equity mortgages.

If it's a shared ownership purchase, additional questions will appear for the housing association name, percentage being purchased, rental/service charges and estimated value.

If it's a remortgage and is a shared ownership, you'll have to confirm the share currently owned, if an additional share is being purchased, and if so, how much and the new rent/service charge amount.

As we can consider guarantors to act on residential applications, the question 'Is there a guarantor?' appears on the 'Applicant Details' screen. If you answer 'Yes' to this question, a 'Guarantor Details' section will be added into the AIP process, which will have the same screens that appear for the applicant.

For the 'Guarantor Details' screen, you'll have to confirm the relationship to the main borrower.

Also, there will be an option on this screen to confirm if the guarantor has the same current address as the main applicant; if so, it will pull that address through as the current address for the guarantor.

As we work on affordability for residential applications, you'll need to complete a 'Household Dependants' screen to confirm the number of children under 18 and the number of adult dependants.

On the 'Property Details' screen, as it's a residential mortgage and not a buy to let, the questions around rental occupancy type and rental occupants won't appear.

8. Keying a full application (buy to let individual names)

Proceed Options

- [Proceed to FMA](#) >
- [Edit AIP](#) >
- [Copy AIP](#) >

To submit a full application, you must have keyed an AIP that's been accepted and progressed to AIP illustration. Click on 'Proceed to FMA' to continue.

Product Validity Check

The product selected at AIP, KBTL17F5 BTL 00998 75% Purchase Full Status 5 Year Fixed 3.79% is still available.

Progress Options

Do you wish to amend any of the details originally agreed at Agreement in Principle? * Yes No

* Information is compulsory

[Next](#) >

You have the opportunity to amend any of the details originally agreed at AIP stage. If you select 'Yes', you'll be taken back to the AIP screens to make any changes. Any changes made will re-run the AIP rules.

- Full Mortgage Application
- Applicant 1 Details
- Personal Details**
- Employment
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- FMA Declaration
- Decision Result
- Fees
- Payment Details
- FMA Summary

Personal Details:

Home telephone number

Work telephone number

Mobile telephone number *

Preferred contact number *

Email address *

Confirm email address

National insurance number *

Keeping your client informed

1. The Kent Reliance Group* would like to contact you by post, telephone, email and/or text message with information about offers, products and services that it believes may interest you. If you are happy to receive this information, please select 'Yes' below. **IMPORTANT** – You must select 'Yes' to this question if you wish to receive information about discounts and promotions arranged by Kent Reliance Provident Society for its members.

*I want the Kent Reliance Group to contact me with information about offers, products and services:

Yes No

2. The Kent Reliance Group would like to use the information you have provided to contact you by post, telephone, email and/or text message (SMS) to conduct customer surveys. If you are happy for your information to be used this way, please select 'Yes' below.

*I want the Kent Reliance Group to use my information to contact me to conduct customer surveys:

Yes No

3. The Kent Reliance Group would like to share your details with other carefully selected third party partners so that they may contact you by post, telephone, email and/or text message with information about offers, products and services that they believe may interest you. If you are happy to receive this information, please select 'Yes' below.

*I want the carefully selected third party partners to contact me with information about offers, products and services:

The next screen to complete is the applicant's personal details and marketing preferences.

Full Mortgage Application
 Applicant 1 Details
 Personal Details
 Employment
 Property Details
 Access Details
 Solicitor Details
 Direct Debit Details
 FMA Declaration
 Decision Result
 Fees
 Payment Details
 FMA Summary

Employment status: **Employed** ▼

Primary employment details

Occupation: [Redacted]

Job title: [Redacted]

Company name*: [Redacted]

Company type*: [Redacted]

Company telephone number*: [Redacted]

Employed by a family member*: Yes No

Place of work

Name or number: [Redacted]

Postcode*: [Redacted] [Find Address >](#)

The following screen is to confirm the employment details. If the applicant is employed or on a fixed-term contract, you must enter the job title and company details.

Full Mortgage Application
 Applicant 1 Details
 Personal Details
 Employment
 Applicant Commitments
 Applicant 2 Details
 Property Details
 Access Details
 Solicitor Details
 Direct Debit Details
 FMA Declaration
 Decision Result
 Fees
 Payment Details
 FMA Summary

Employment status: **Self-Employed** ▼

Primary employment details

Occupation: [Redacted]

Company type*: **Select** ▼

Name of business*: [Redacted]

Business address

Name or number: [Redacted]

Postcode*: [Redacted] [Find Address >](#)

Accountant used to prepare accounts*: Yes No

Accountant details

Accountant company*: [Redacted]

Accountant contact name*: [Redacted]

Qualifications*: **Select** ▼

How long have accountants acted for the applicant?*: [Redacted] Years [Redacted] Months

Address search

Name or number: [Redacted]

Postcode*: [Redacted] [Find Address >](#)

* Information is compulsory

If they're self employed, please confirm the name of the business, business address and, if an accountant is used to prepare the applicant's accounts, the accountant details.

Full Mortgage Application

Applicant 1 Details

Personal Details

Employment

Applicant Commitments

Applicant 2 Details

Property Details

Access Details

Solicitor Details

Direct Debit Details

FMA Declaration

Decision Result

Current Lender Details

Name of Lender *

Account number *

Residential mortgage balance outstanding * £160,000

Estimated value of current residential property * £280,000

* Information is compulsory

If the applicant's current residential status is 'Owner with Mortgage', the next screen will be the 'Applicant Commitments' screen, where you'll key the name of the lender on the residential mortgage along with the account number.

Full Mortgage Application

Applicant 1 Details

Applicant 2 Details

Personal Details

Employment

Applicant Commitments

Property Details

Access Details

Solicitor Details

Direct Debit Details

FMA Declaration

Decision Result

Fees

Payment Details

FMA Summary

Landlord Details

Name of landlord *

Monthly rental payment * £800

Date tenancy commenced * (mm/yyyy)

Landlord Address

Name or number

Postcode *

* Information is compulsory

If the applicant's current residential status is 'Renting', the next thing you see will be the 'Applicant Commitments' screen, where you'll key the landlord details.

Full Mortgage Application

Applicant 1 Details

Property Details

Access Details

Solicitor Details

Direct Debit Details

FMA Declaration

Decision Result

Fees

Payment Details

FMA Summary

Property Address Search

Name or number

Postcode *

Property

Property description *

Is property a new build? * Yes No

Is the property standard construction? * Yes No

Number of bedrooms *

Number of kitchens *

Type of Sale *

Tenure *

Is the property subject to occupancy ties? * Yes No

Is it a grade I listed property? * Yes No

Incentives

Are there any incentives, discounts or allowances in relation to the property? * Yes No

The next screen is the 'Property Details' screen. If a property wasn't keyed at AIP, this detail will need to be entered. If it was keyed at AIP, this screen will already be completed.

Full Mortgage Application
 Applicant 1 Details
 Property Details
 Access Details
 Solicitor Details
 Direct Debit Details
 FMA Declaration
 Decision Result
 Fees
 Payment Details
 FMA Summary

Please be aware that the valuation being carried out is for the bank's use only and will not be shared with the broker or applicant(s). Kent Reliance will only instruct a valuation for lending purposes.

Arrangements to Access Property

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

Contact *

Contact name *

Contact telephone number *

Email address *

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

* Information is compulsory

The next screen to complete is 'Access Details' for the property.

Full Mortgage Application
 Applicant 1 Details
 Property Details
 Access Details
 Solicitor Details
 Direct Debit Details
 FMA Declaration
 Decision Result
 Fees
 Payment Details
 FMA Summary

Solicitors

Solicitors

For loans to an individual, the solicitor's firm acting for the applicant will also act for Kent Reliance provided the firm is on Kent Reliance's solicitor's conveyancing panel.

For loans to Limited Companies and Limited Liability Partnerships (LLPs):

(i) each director/partner must:
 - complete the application process for the loan; and
 - enter into a personal guarantee and take independent advice before signing it.

(ii) the solicitor's firm acting for the applicant will also act for Kent Reliance provided the firm is on Kent Reliance's Limited Company/LLP conveyancing panel.

For loans to purchase Shared Ownership properties, the solicitor's firm acting for Kent Reliance must be a member of Kent Reliance's shared ownership conveyancing panel.

Please note: If the solicitor's firm chosen by the applicant is not on/or eligible to join the relevant Kent Reliance conveyancing panel, then Kent Reliance will appoint its own solicitor. The applicant is liable for all additional solicitors' costs incurred.

Applicant solicitor details

For details of our policy [click here](#)

Solicitor company name *

Postcode *

Solicitor search results

Solicitor name	Solicitor address	Select
<input type="text"/>	<input type="text"/>	<input type="radio"/>

Results 1 - 1 of 1 Page 1

* Information is compulsory

Next is the 'Solicitor Details' screen. To enable the application to progress, the solicitor firm acting for the applicant must already be on our panel. You can search by the first part of the solicitor's postcode or the firm's name.

Solicitor search results

Solicitor name	Solicitor address	Select
[Redacted]	[Redacted]	<input type="radio"/>

Results 1 - 1 of 1 Page 1

Selected solicitor

Solicitor contact name	<input type="text"/>
Firm name	[Redacted]
Telephone number	[Redacted]
Fax number	[Redacted]
Email address	[Redacted]
DX number	[Redacted]
Solicitor address	[Redacted]

* Information is compulsory

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Save

Next >

Once the solicitor firm has been found and the button is clicked, the screen will then display the solicitor firm's details with a field for you to enter a contact name, if available. If the firm that the applicant wishes to use isn't yet on our panel, the firm itself will need to visit www.kentreliaanceforintermediaries.co.uk/conveyancing and arrange to join our panel before this screen can be completed.

- Full Mortgage Application
- Applicant 1 Details
- Property Details
- Access Details
- Solicitor Details
- Direct Debit Details
- FMA Declaration
- Decision Result
- Fees
- Payment Details
- FMA Summary

Direct Debit Guarantee

I can confirm that the applicant agrees to pay Kent Reliance Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

The applicant is fully aware and understands that this instruction may remain with Kent Reliance and, if so, details will be passed electronically to its Bank/Building Society.

Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accepts instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit Kent Reliance will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Kent Reliance to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by Kent Reliance or your bank or building society, you are entitled to full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Kent Reliance asks you to

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Declaration and Direct Debit information

I can confirm that the applicant agrees to pay Kent Reliance Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

The applicant is fully aware and understands that this instruction may remain with Kent Reliance and, if so, details will be passed electronically to its Bank/Building Society.

Direct Debit Association

Applicant associated with bank account * 1

Bank Details

Sort Code *

Account number *

* Information is compulsory

The next screen is 'Direct Debit Details'. Once the bank details are entered, the preferred payment date will appear.

- Full Mortgage Application
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FMA Declaration

Adequate Explanations

I have provided the applicant(s) with an illustration and explained the importance of reading and understanding it.

Confirmed *

Personal Information Declaration

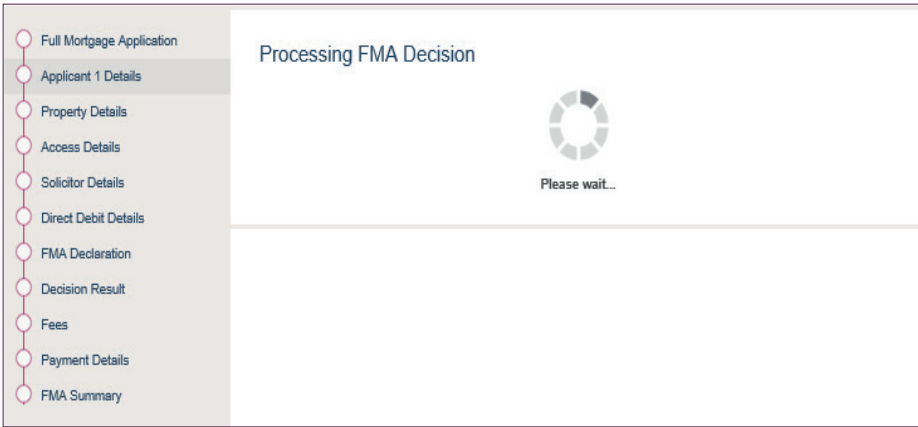
I confirm that:

- to the best of my knowledge the information contained in this application is true;
- I have seen the originals of all documents that have or will be uploaded to support this application;
- all documents uploaded are true copies of the originals;
- I have provided the applicant(s) with a copy of the signed Mortgage Application Form and retained the original on my file;
- I have read to the applicant (s) all the required information and statements set out in this portal;
- the applicant(s) has been made aware and accepts that the standard valuation report that will now be instructed is for the sole purpose of enabling Kent Reliance to assess the suitability of the proposed security and to decide on the amounts (if any) that can be advanced on mortgage; and
- the applicant(s) is fully aware that the valuation fee collected is non-refundable unless their individual illustration explicitly states that it is.

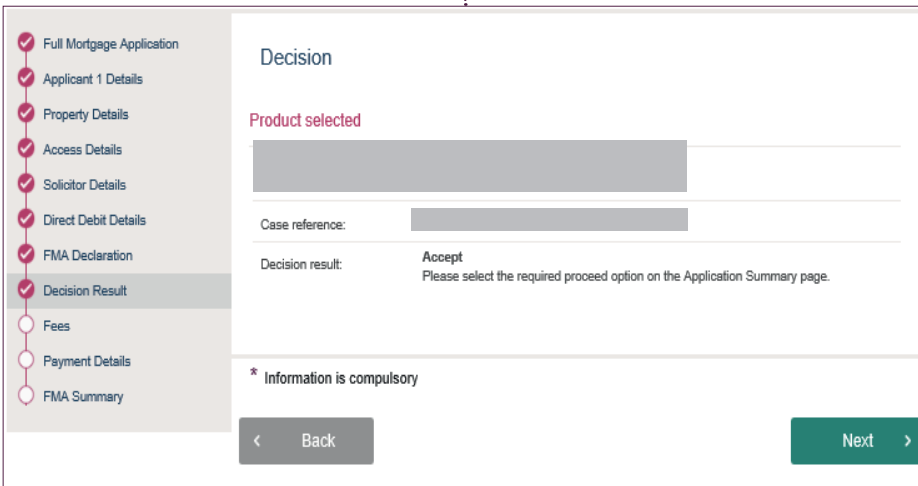
Accept Declaration *

* Information is compulsory

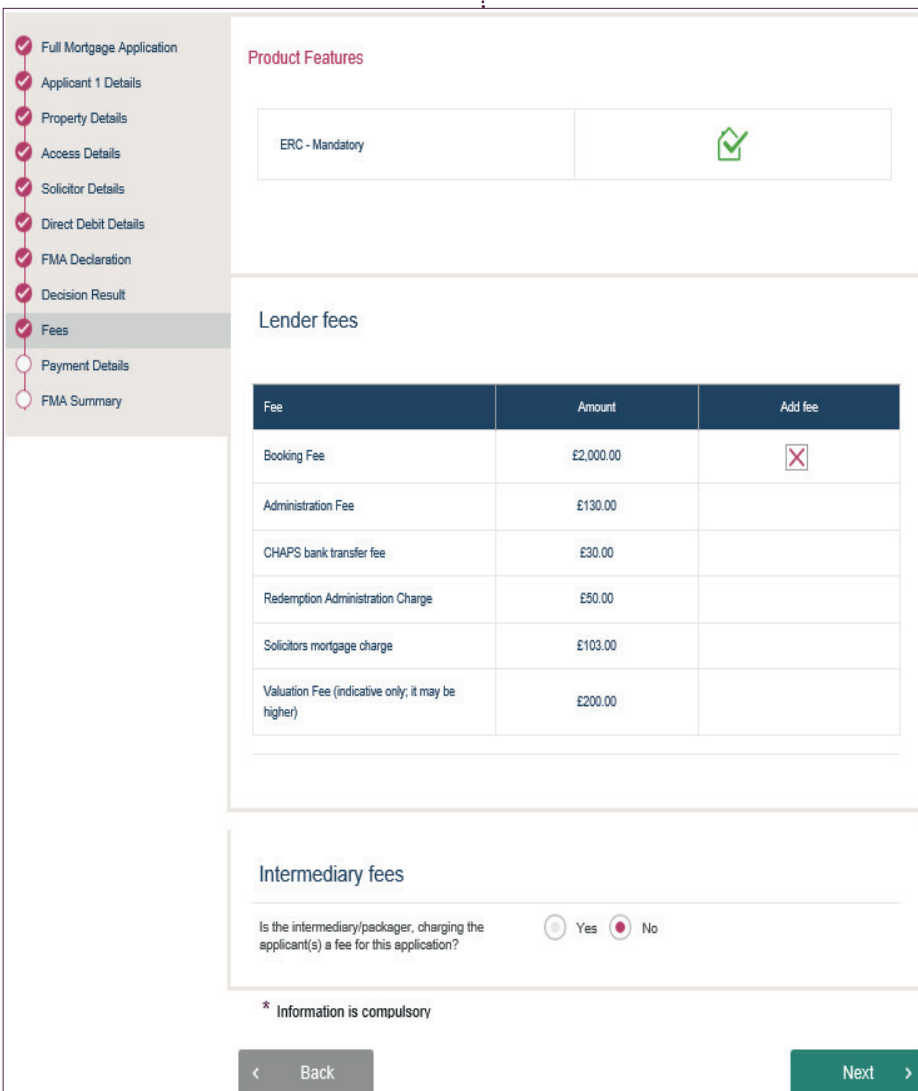
For the next screen, you need to confirm the 'Adequate Explanation' declaration and the 'Personal Information Declaration' by clicking the boxes.



Once you click 'Next' on the 'Declaration' screen, the portal will process the application and review any additional information keyed.



The portal will then go to the 'Decision Result' screen.



On the next screen, you have the option to reconfirm if the mortgage product booking fee is to be added to the loan or not, and also any intermediary fees being charged.

Full Mortgage Application
 Applicant 1 Details
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To proceed with this application the following fees are now payable:

- a valuation fee of £200.00
- an administration fee of £130.00

Please note that you have a maximum of three attempts in order to successfully make a payment. If you exceed this number of attempts, you will need to contact your bank so that they can check your details.

Make payment now? * Yes No

Who is making the payment? *

* Information is compulsory



The next screen is the 'Payment Details' screen. Here, you confirm who is paying the fees (Intermediary or Applicant) and, if there's more than one applicant, which applicant's card is being used. You then click 'Make Payment', which will take you to the EPDQ payment screen.


Payment confirmation


Order reference :
 Total charge :
 Beneficiary : Kent Reliance

Card: SSL secured transaction

Please select a payment method by clicking on the logo.

 Can I actually pay with my Maestro card?

POWERED BY 

On the EPDQ screen, click on the icon for the type of card that's being used to make the payment.


Payment confirmation

Order reference :
 Total charge :
 Beneficiary : Kent Reliance

Pay with : **VISA**

Cardholder's name* :
 Card number* :
 Expiry date (mm/yyyy)* : /
 Card verification code* : [What is this?](#)

* Mandatory fields

POWERED BY 

The screen will then display the fields to complete to make the payment. Once these have been completed, click 'Yes, I confirm my payment'.

Full Mortgage Application
 Applicant 1 Details
 Property Details
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Payment result


Payment successful

* Information is compulsory

If it isn't successful, this will be stated on the EPDQ screen. If the payment is successful, then the EPDQ screen will go back to the portal and will confirm the payment was successful. You must then click on 'Submit'.

- Full Mortgage Application
- Applicant 1 Details
- Property Details
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Generating Documents



Please wait...

The portal will then show a 'Generating Documents' screen.

Summary for case

BTL, Purchase

Name of applicant(s)	[REDACTED]
Loan amount (Gross)	£102,000
Estimated valuation	£200,000
Term	Years 20
Repayment type	Capital & Interest (Repayment)
Property	[REDACTED]
Solicitor	[REDACTED]
LTV (Gross)	[REDACTED]
Product	[REDACTED]

Application status
Full Application Pending

Contact us

Proceed Options

[Copy AIP](#) >

Fees and Features

Administration Fee	£130
Booking Fee	£2,000
CHAPS bank transfer fee	£30
Procuration Fee	£500
Redemption Administration Charge	£50
Solicitors mortgage charge	£103
Valuation Fee (indicative only; it may be higher)	£200

Documents

ESIS (Illustration) >
06/11/19 12:17 [alan.grossmith@kbs.com]
[Upload Document](#)

Essential Checklists

Other Checklists

Notes

You'll then get the summary screen detailing the application. There are options to copy to a new AIP and also to view the ESIS illustration. At this point, the status of the application is still at 'Full Application Pending'.

Essential Checklists

These documents are required before we can commence underwriting

Checklist item	Owner	Applicant	Type	Status	Date Satisfied	Upload Document
Proof of Residency App1 08/11/19 12:17	Broker	App1	PreOffer	Active		Upload >
Proof of ID App1 08/11/19 12:17	Broker	App1	PreOffer	Active		Upload >
The most recent months payslip App1 08/11/19 12:17	Broker	App1	PreOffer	Active		Upload >

Before the application fully submits, you must upload all essential documents in the 'Essential Checklist', which can be viewed by clicking on the '+' to expand the section.

Document Upload

Document *

Document description

Following document types can be uploaded PDF, DOC, DOCX, XLS, XLSX, and TIF; the maximum file size is 10Mb.

* Mandatory fields

< Cancel

Upload ^

You must then click on 'Upload' next to the relevant document type. This will take you to the document upload screen. You then select the document from your PC to upload by clicking on the 'Browse' option; once selected, please give the document a description and click 'Upload'.


Document Upload

Upload successful.

* Mandatory fields

< Back

Once the document has uploaded, the screen will confirm this. Click 'Back' to return and select the next essential document to upload.



Application status

Valuation Instructed

As each essential document is uploaded, it clears from the 'Essential Checklist' list. Once the last essential document has been uploaded, the 'Application Status' on the summary screen will change to 'Full Application Submitted'.

From: Underwriters Sent: Wed 06/11/20

To: [Redacted]

Cc: [Redacted]

Subject: Ref: [Redacted] - Mortgage application received

Dear Alan,

Applicant(s): [Redacted]

We have received your client's mortgage application. Thank you for choosing Kent Reliance.

We are now processing the application. We will keep you updated with the progress of your client's application and will send regular updates, by email or text, as the application reaches the following stages:

- When the application has been underwritten.
- When the valuation has been received.
- When we issue the formal mortgage offer.
- When the mortgage application has completed.

Please upload all required documents to the system as soon as possible to prevent delays. We will let you know if there is anything else we need to be able to process the application.

Best regards

[Redacted]

On behalf of the Underwriting Team

In addition, you'll be sent an email acknowledging receipt of the application.

Other Checklists

These documents will be required to complete the application and proceed to issue the mortgage offer

Checklist item	Owner	Applicant	Type	Status	Date Satisfied	Upload Document
Proof of ID App1 <small>06/11/19 12:33</small>	Broker	App1	PreOffer	Active	06/11/19 12:33	Upload > View >
Please complete the buy to let property schedule that can be found on our website <small>06/11/19 12:17</small>	Broker		PreOffer	Active		Upload >
Proof of Residency App1 <small>06/11/19 12:31</small>	Broker	App1	PreOffer	Active	06/11/19 12:31	Upload > View >
The most recent months payslip App1 <small>06/11/19 12:36</small>	Broker	App1	PreOffer	Active	06/11/19 12:36	Upload > View >
Signed and completed Direct Debit Mandate <small>06/11/19 12:17</small>	Broker		PreOffer	Active		Upload >

On the summary screen, the essential documents that were uploaded can be viewed under 'Other Checklists'. In addition, there will be further documents that you'll need to upload that will be under the 'Other Checklists' drop-down, such as direct debit mandate and buy to let property schedule. These will need to be uploaded in the same way as before.

Notes

None

[Add new](#)

Lastly, there is a 'Notes' section that, when clicked on, will show any public notes from you or the bank, plus the option to add a new note.

Add Note

Subject

Message: *

Is important?

* * Mandatory fields

When you click on 'Add new', it then takes you to a screen to enter a subject name, the message and if it's important. You would then click submit.

Notes

08/11/19 12:43 - Example Note Example Note

[Add new](#)

The note would then appear with a date and time stamp in the 'Notes' section.

9. Keying a full application (limited company buy to let)

The process of keying a limited company buy to let full application is the same as keying a full application buy to let in individual names (see section 8). There are, however, some differences, which we'll go through now.

Solicitor search results

Solicitor name	Solicitor address	Select
<input type="text"/>	<input type="text"/>	<input type="radio"/>

Results 1 - 1 of 1 Page 1

Selected solicitor

Solicitor contact name

Firm name

Telephone number

Fax number

Email address

DX number

Solicitor address

On the 'Solicitor Details' screen, as this is a limited company buy to let, you can only search for firms that are on our our closed limited company solicitor panel.

10. Keying a full application (residential)

The process of keying a residential full application (including those with a guarantor) is the same as keying a full application buy to let in individual names (see section 8). There are, however, some differences, which we'll go through now.

- Full Mortgage Application
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Please be aware that the valuation being carried out is for the bank's use only and will not be shared with the broker or applicant(s). Kent Reliance will only instruct a valuation for lending purposes.

Arrangements to Access Property

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

Contact *

Contact name *

Contact telephone number *

Email address *

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

Other occupants

Upon completion, will there be any other occupants living at the property who are aged 17 or over? * Yes No

First name *	Surname *	Date of birth *	Relationship *	Delete
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select"/>	<input type="checkbox"/>

* Information is compulsory

On the 'Access Details' screen, there's an additional section asking about 'Other occupants' over the age of 17 who will live at the property on completion. If the question is answered 'Yes', additional questions appear for the name, age and relationship of the occupant to the applicant.

Solicitor search results

Solicitor name	Solicitor address	Select
[Redacted]	[Redacted]	<input checked="" type="radio"/>

Results 1 - 1 of 1 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 >

For shared ownership applications, on the 'Solicitor Details' screen, you can only search for firms that are on our closed shared ownership solicitor panel.

