

peppermoney

Help to Buy Application Portal Guide

December 2023

Call **0333 370 1101** or visit
www.pepper.money to discover more.

Version 1.3



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Navigating your homepage

Wherever you are in the portal, a set of icons stays at the top of your screen. Here's what they mean and where they take you.



HOME

Wherever you are in the portal, a set of icons stays at the top of your screen.



ILLUSTRATION

Click here to produce a quick standalone illustration for your customer(s). This doesn't conduct a credit search and only takes a couple of minutes.



DIP

Here you can complete a Decision in Principle (DIP). This only leaves a soft footprint on your customer's credit profile and gives you an instant decision.



DOCUMENTS

This takes you to a menu of criteria guides and documentation you'll need for your customer's application.



CASE SEARCH

Quickly find a previous or ongoing application here. Enter an item of search criteria and hit 'search'.



PRODUCTS

This takes you to a list of all our available products.



USER PROFILE

Manage your account here. You can change your password, address, contact details and submission route.

Setting up your preferred submission routes

If you're not part of a network you need to set up your Packager or Club submission routes before you can submit business.

When submitting an application we will ask which club should apply for that application, in order to pay the procurement fee correctly. There is no need to complete this section if the fees go via a Packager or Network.

1. Log in with the username and password you created when you registered, and accept the Terms of Business.

2. Go to 'user profile' in the main menu bar.



3. Select 'add or remove submission routes'.
N.B. You can also change other account details from here.

4. The left column shows a list of the Clubs and Packagers we partner with. Click to select as many of these as you have a relationship with, then move them to your list with the arrow buttons in the middle.

When submitting an application we will ask which club should apply for that application, in order to pay the procurement fee correctly. There is no need to complete this section if the fees go via a Packager or Network.

5. When you've finished, re-enter your password to confirm your changes.

Producing an Illustration

You can produce multiple illustrations based on your client's loan requirements before you submit a DIP. We don't run credit searches on illustrations, so our whole product range is available to you at this stage. The products offered at DIP may be different from the ones you choose here.

1. Applicant and loan type

The first page asks for some basic details about the structure of the application and how the applicant(s) are classified. The navigation bar on the left keeps track of where you're up to.

N.B. It is not possible to save incomplete illustrations.

| Applicant & Loan Type | APPLICANT & LOAN TYPE |
|-----------------------|--|
| Submission Details | Please select the applicant and loan type you wish to produce an illustration for. |
| Loan Details | Applicant type * <input type="text" value="Individual"/> |
| Product Selection | Loan type * <input type="text" value="Residential"/> |
| Applicant 1 Details | |
| Fees and Features | Are the applicant(s) 'high net worth' customers? * <input type="radio"/> Yes <input checked="" type="radio"/> No |
| Illustration Summary | Are the applicant(s) 'professional' customers? * <input type="radio"/> Yes <input checked="" type="radio"/> No |
| | * Mandatory fields |
| | NEXT |

2. Submission details

The question 'What kind of sale is this?', will appear if you have stated the applicants are either 'High Net Worth' or 'Professional' customers on the previous page, in which case, if confirmed, we would allow an execution only sale.

Please select a Mortgage Club unless your procurement fee is being paid through a Packager or Network.

| Applicant & Loan Type | SUBMISSION DETAILS |
|-----------------------|---|
| Submission Details | What kind of sale is this? * <input checked="" type="radio"/> Advised <input type="radio"/> Execution only |
| Loan Details | Is the Application being submitted via a Mortgage Club? * <input checked="" type="radio"/> Yes <input type="radio"/> No |
| Product Selection | |
| Applicant 1 Details | Mortgage Club * <input type="text"/> |
| Fees and Features | |
| Illustration Summary | * Mandatory fields |
| | BACK NEXT |

3. Loan details

Enter the basic details of the application and, if applicable, add any fees you are charging to your customer(s).

| Applicant & Loan Type | LOAN DETAILS | | | | | | | | | | |
|-----------------------|---|-------------------|----------------------|--------------------------|-------------------|--------|--------|----------------------|--------|----------------------|--------------------------|
| Submission Details | Loan purpose * <input checked="" type="radio"/> Purchase <input type="radio"/> Remortgage | | | | | | | | | | |
| Loan Details | Type of loan * <input type="text" value="Residential"/> | | | | | | | | | | |
| Product Selection | Estimated value/ purchase price * <input type="text" value="£200,000"/> | | | | | | | | | | |
| Applicant 1 Details | Loan amount * <input type="text" value="£150,000"/> LTV= 75% | | | | | | | | | | |
| Fees and Features | Term * <input type="text" value="25"/> years <input type="text" value="0"/> months | | | | | | | | | | |
| Illustration Summary | Repayment type * <input type="text" value="Capital Repaym..."/> | | | | | | | | | | |
| | INTERMEDIARY FEES | | | | | | | | | | |
| | Is the intermediary charging the applicant a fee for this application? * <input checked="" type="radio"/> Yes <input type="radio"/> No | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Fee description *</th> <th>Amount *</th> <th>When payable *</th> <th>Refundable amount</th> <th>Delete</th> </tr> </thead> <tbody> <tr> <td>Select</td> <td><input type="text"/></td> <td>Select</td> <td><input type="text"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> | Fee description * | Amount * | When payable * | Refundable amount | Delete | Select | <input type="text"/> | Select | <input type="text"/> | <input type="checkbox"/> |
| Fee description * | Amount * | When payable * | Refundable amount | Delete | | | | | | | |
| Select | <input type="text"/> | Select | <input type="text"/> | <input type="checkbox"/> | | | | | | | |
| | Delete Selected Add More | | | | | | | | | | |
| | * Mandatory fields | | | | | | | | | | |
| | BACK NEXT | | | | | | | | | | |

Producing an Illustration (cont.)

4. Product selection

On the products page, you initially see all the products we currently offer. To filter them, select the range that best suits your customer from the 'product category' list and hit 'find products'. This filters the list to the products available in that range.

Applicant & Loan Type
Submission Details
Loan Details
Product Selection
Applicant 1 Details
Fees and Features
Illustration Summary

LOAN DETAILS

Repayment type *
Capital Repaym...

Loan Amount
£150,000

Capital and interest amount
£150,000

Interest only amount
£0

PRODUCT SELECTION

Product category
To see our product criteria, please click [here](#)

Find Products >

PRODUCT SELECTION RESULTS

| Product Name | Initial Rate | Initial Monthly Payment | Max LTV | Completion Fee | Select |
|--------------------------|--------------|-------------------------|---------|----------------|-----------------------|
| 30 Month Fixed 2.38% 75% | 2.38% | £663.90 | 75% | £995.00 | <input type="radio"/> |
| 2 Year Fixed 2.38% 75% | 2.38% | £663.90 | 75% | £895.00 | <input type="radio"/> |
| 2 Year Fixed 2.58% 80% | 2.58% | £678.98 | 80% | £895.00 | <input type="radio"/> |
| 30 Month Fixed 2.58% 80% | 2.58% | £678.98 | 80% | £995.00 | <input type="radio"/> |
| 2 Year Fixed 2.76% 85% | 2.76% | £694.27 | 85% | £895.00 | <input type="radio"/> |
| 5 Year Fixed 2.98% 75% | 2.98% | £709.76 | 75% | £995.00 | <input type="radio"/> |
| 5 Year Fixed 3.28% 80% | 3.28% | £733.35 | 80% | £995.00 | <input type="radio"/> |

Results 1 - 7 of 7 Page 1

* Mandatory fields

BACK
NEXT

5. Applicant details

Enter some basic details about your customers. This is what appears on your illustration.

Applicant & Loan Type
Submission Details
Loan Details
Product Selection
Applicant 1 Details
Applicant Details
Fees and Features
Illustration Summary

APPLICANTS

Number of applicants *
1 2

PERSONAL DETAILS

Title *
Select

First name *

Surname *

* Mandatory fields

BACK
NEXT

Producing an Illustration (cont.)

6. Fees and features

The last step before we produce your customer's illustration is to choose how the Completion Fee and the Funds Transfer Fee are to be paid. These can be either added or deducted from the loan.

Applicant & Loan Type
Submission Details
Loan Details
Product Selection
Applicant 1 Details
Fees and Features
Illustration Summary

LOAN DETAILS

Repayment type *
Capital Repayment

Loan Amount
£150,000

Capital and interest amount
£150,000

Interest only amount
£0

PRODUCT SELECTION

Product category
To see our product criteria, please click [here](#)
Find Products

PRODUCT SELECTION RESULTS

| Product Name | Initial Rate | Initial Monthly Payment | Max LTV | Completion Fee | Select |
|--------------------------|--------------|-------------------------|---------|----------------|-----------------------|
| 30 Month Fixed 2.38% 75% | 2.38% | £663.90 | 75% | £995.00 | <input type="radio"/> |
| 2 Year Fixed 2.38% 75% | 2.38% | £663.90 | 75% | £895.00 | <input type="radio"/> |
| 2 Year Fixed 2.58% 80% | 2.58% | £678.98 | 80% | £895.00 | <input type="radio"/> |
| 30 Month Fixed 2.58% 80% | 2.58% | £678.98 | 80% | £995.00 | <input type="radio"/> |
| 2 Year Fixed 2.78% 85% | 2.78% | £694.27 | 85% | £895.00 | <input type="radio"/> |
| 5 Year Fixed 2.98% 75% | 2.98% | £709.76 | 75% | £995.00 | <input type="radio"/> |
| 5 Year Fixed 3.28% 80% | 3.28% | £733.35 | 80% | £995.00 | <input type="radio"/> |

Results 1 - 7 of 7 Page 1

* Mandatory fields

BACK
NEXT

7. Illustration summary

This screen shows the summary for your illustration, and also details the applicable fees for the product chosen. From here you can view your illustration, proceed to DIP, or select a new product. You can produce another illustration if you want to, this won't overwrite the one you have just completed, and will appear in your illustrations summary with the same three options next to it.

| ILLUSTRATIONS | | | | | |
|---|----------------------|--------------------------------------|-----|------------|---|
| Product | Loan | Repayment | LTV | Fees added | |
| V15 Pepper 24 FH A1 FH20010 2 Year Fixed 3.30% 95% 95% Purchase Full Status 2 Year Fixed 3.30% 08/02/23 11:07 | £150,015 25 years | Capital & Interest (Repayment) | 75% | £15 | View Illustration Proceed to DIP Select New Product |

| FEES & FEATURES | |
|--------------------|--------|
| Application Fee | £150 |
| Deeds Release Fee | £22.50 |
| Funds Transfer Fee | £15 |
| Legal Fee | £660 |
| Mortgage Exit Fee | £25 |
| Procurement Fee | £750 |
| Valuation | £260 |

| DOCUMENTS | |
|--------------------------------------|----------------------|
| Illustration | View |
| 08/02/23 11:07 [ajones@pepper.money] | |

Producing a Decision in Principle

To start a DIP, select 'DIP' at the top of any page or, choose an existing illustration to progress. If you progress to a DIP from a saved illustration, the details you've already entered will be copied over. Please ensure these details are correct once transferred over.

For a Help to Buy remortgage; it is the responsibility of the Intermediary to ensure that the application is eligible and compliant with the rules of the Help to Buy scheme administrator; for more information your customer should visit:

For England: www.myfirsthome.org.uk

For Wales: www.gov.wales/help-buy-wales/repaying-shared-equity-loan

Then follow the below steps to complete your DIP:

1. Prerequisite questions

A series of eligibility questions about your customer(s), and declaration about Pepper Money's terms of business for you to confirm. You will be asked to complete this each time you amend the DIP.

2. Applicant and loan type

Enter the basic details about the structure of the application, how the applicant(s) are classified and how the sale was made.

The "Help to Buy: Equity Loan" scheme (England) is now closed to purchases.

You can continue to purchase a property in Wales through the Help to Buy Wales scheme. The Welsh Government have extended the scheme from 1st April 2023 until 31st March 2025.

Full details can be found here: <https://www.gov.wales/help-buy-wales>

3. Submission details

As in the illustration, we need to know if you're submitting through one of our partner clubs. Please select a Mortgage Club unless your procurement fee is being paid through a Packager or Network.

4. Loan details

Here you enter more specific loan information relating to the application.

Prerequisite Questions | **LOAN DETAILS**

Applicant & Loan Type | Loan purpose * ☒ Purchase ☐ Remortgage

Submission Details | Loan type * Residential

Loan Details | Estimated value/Purchase price * £200,000

Applicant 1 Details | Loan amount * £150,000 LTV= 75.00 %

Household Expenditure | First time buyers * ☐ Yes ☒ No

Property Details | Right to Buy * ☒ Yes ☐ No

Declaration | Shared Ownership * ☐ Yes ☒ No

Decision Result | Shared Equity * ☐ Yes ☒ No

Fees | Term * 25 Years 0 Months

Case Summary | Repayment type * Capital Repayment

SOURCE OF DEPOSIT

| Source of deposit * | Amount | Delete |
|---------------------|--------|--------------------------|
| Select | | <input type="checkbox"/> |

Delete Selected Add More

LOAN/OCCUPANCY DETAILS

Will this be the applicants main residence? * ☐ Yes ☐ No

* Mandatory fields


BACK SAVE NEXT

Producing a Decision in Principle (continued)

5. Applicant details

Here you enter information relating to the applicant(s) including 3 year address history, employment, commitments and any properties they currently own.

6. Household expenditure

For residential applications you need to complete the household expenditure. If you would like to know how Pepper Money defines these, simply click on the  icon.

7. Property details

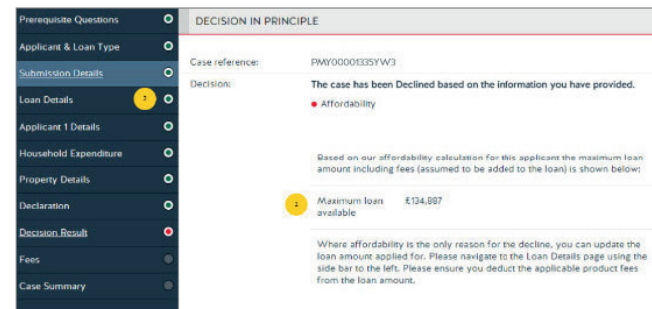
If your customer(s) application is a remortgage, you need to enter the property details. If not, entering the details into the DIP is optional, depending on whether you have the information to hand and whether your customer(s) have found a property.

8. Declaration and decision

The decision runs after you accept the declaration.

- A decision should be returned almost instantly
- If your application is an 'accept' you'll be able to pick a product and carry straight on

If your application fails for affordability, the decision shows you the maximum you can borrow with fees added. To reduce the loan, navigate back to the 'loan details' screen using the menu on the left.



9. Fees

Once you've picked a product, choose how the Completion Fee and the Funds Transfer Fee are to be paid. These can be either added or deducted from the loan.

N.B. If you are at the maximum loan to value we offer, you can only deduct the fees; the add option will be greyed out.

Click next to continue to the Application Summary.

Help to Buy

When submitting a Help to Buy DIP, you will be required to provide additional information as to the Help to Buy details. Begin by selecting 'DIP' at the top of any page as per the Decision in Principle process noted on page 8.

Loan details

Here you will need to enter more specific information relating to the Help to Buy application. To begin, you will need to select 'Yes' against Shared Equity after which the further applicable Help to Buy fields will be presented. Note that the information required will differ depending on whether the application is for a Purchase or Remortgage as outlined in the following sub-categories.

Help to Buy Purchase

LOAN DETAILS

Loan purpose *

☒ Purchase
 ☐ Remortgage

Loan type *

Residential ▼

Estimated value/Purchase price *

£200,000

Loan amount *

£110,000

LTV= 55.00 %

First time buyers *

☒ Yes
 ☐ No

Discounted Purchase Price Scheme *

☐ Yes
 ☒ No

Right to Buy *

☐ Yes
 ☒ No

Shared Ownership *

☐ Yes
 ☒ No

Shared Equity *

☒ Yes
 ☐ No

Low Deposit Scheme *

☐ Yes
 ☒ No

Equity scheme provider *

Help To Buy En... ▼

Term *

20

Years

0

Months

Repayment type *

Capital Repaym... ▼

SOURCE OF DEPOSIT

| Source of deposit * | Amount | Delete |
|---------------------|---------|--------------------------|
| Help to Buy ▼ | £40,000 | <input type="checkbox"/> |
| Savings/cash ▼ | £50,000 | <input type="checkbox"/> |

Delete Selected -
Add More +

1.

Equity scheme provider

You will be required to confirm the equity scheme provider from one of three providers:

- Help to Buy England Outside London
- Help to Buy England London
- Help to Buy Wales

Note: We can only accept purchase applications for Wales.

2.

Source of deposit

You will then need to confirm Help to Buy as a source of deposit equal to the percentage being purchased under the scheme.

Help to Buy Remortgage

There are three main scenarios with Help to Buy Remortgage each of which are outlined below. Please note that the amount being repaid to the Help to Buy equity loan provider is dependant on the standalone RICS valuation carried out as part of the Help to Buy remortgage separate of Pepper Money's valuation. This figure should be indicated on the DIP at submission to ensure we have the most accurate information upon receipt of the Equity Loan statement.

Repaying the full Help to Buy equity loan

Where the Help to Buy equity loan is being repaid in full, begin by progressing with a standard Residential Remortgage application.

1. Ensure that Shared Equity is marked as 'No' on the Loan Details tab.

LOAN DETAILS

Loan purpose *

☐ Purchase
 ☒ Remortgage

Loan type *

Residential ▼

Estimated value/Purchase price *

£200,000

Loan amount

£100,000

LTV= 50.00 %

Discounted Purchase Price Scheme *

☐ Yes
 ☒ No

Right to Buy *

☐ Yes
 ☒ No

Shared Ownership *

☐ Yes
 ☒ No

Shared Equity *

☐ Yes
 ☒ No

Low Deposit Scheme *

☐ Yes
 ☒ No

Term *

20 Years 0 Months

Repayment type *

Capital Repaym... ▼

LOAN/OCCUPANCY DETAILS

Will this be the applicants main residence? *

☒ Yes
 ☐ No

LOAN AMOUNT BREAKDOWN

Loan breakdown:

| Purpose * | Amount * | Delete |
|----------------------|----------|--------------------------|
| Repay existing ... ▼ | £80,000 | <input type="checkbox"/> |
| Shared Equity ... ▼ | £40,000 | <input type="checkbox"/> |

Delete Selected -

Add More +

2. Select 'Shared Equity Remortgage' as a Loan Purpose.

RESIDENTIAL MORTGAGES

Estimated value of current residential property *

£200,000

Monthly residential mortgage repayment *

£850

Residential mortgage balance outstanding *

£60,000

Start date of current mortgage (mm/yyyy)? *

01/2015

MORTGAGE & SECURED LOAN HISTORY

Does the applicant have any other mortgages or secured loans (non BTL)? *

☒ Yes
 ☐ No

| Lender * | Outstanding balance * | Monthly payment * | End Date * | Repay on completion? | Delete |
|----------|-----------------------|-------------------|------------|-------------------------------------|--------------------------|
| HTB1 | £40,000 | £0 | 01/2035 | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Delete Selected -

Add More +

3. Finally, ensure a secured loan is added to the Applicant Commitments tab confirming the Help to Buy equity loan amount being repaid in full with repay on completion ticked as above.

Help to Buy Remortgage (continued)

Remortgaging with the **FULL** Help to Buy equity loan remaining in place

Where the full Help to Buy equity loan will remain in place at completion, begin by progressing with a standard Residential Remortgage application.

1. Ensure that Shared Equity is marked as 'Yes' on the Loan Details tab.

2. Equity scheme provider

You will be required to confirm the equity scheme provider from one of three providers:

- Help to Buy England Outside London
- Help to Buy England London
- Help to Buy Wales

LOAN DETAILS

Loan purpose *

☐ Purchase
 ☒ Remortgage

Loan type *

Residential

Estimated value/Purchase price *

£200,000

Loan amount *

£60,000

LTV= 30.00 %

Discounted Purchase Price Scheme *

☐ Yes
 ☒ No

Right to Buy *

☐ Yes
 ☒ No

Shared Ownership *

☐ Yes
 ☒ No

Shared Equity *

☒ Yes
 ☐ No

Low Deposit Scheme *

☐ Yes
 ☒ No

Equity scheme provider *

Help To Buy Wa...

Term *

20

Years

0

Months

Repayment type *

Capital Repaym...

LOAN/OCCUPANCY DETAILS

Will this be the applicants main residence? *

☐ Yes
 ☐ No

LOAN AMOUNT BREAKDOWN

Loan breakdown:

| Purpose * | Amount * | Delete |
|--------------------|----------|--------------------------|
| Repay existing ... | £60,000 | <input type="checkbox"/> |

Delete Selected -

Add More +

RESIDENTIAL MORTGAGES

Estimated value of current residential property *

£200,000

Monthly residential mortgage repayment *

£850

Residential mortgage balance outstanding *

£60,000

Start date of current mortgage (mm/yyyy)? *

01/2015

MORTGAGE & SECURED LOAN HISTORY

Does the applicant have any other mortgages or secured loans (non BTL)? *

☒ Yes
 ☐ No

| Lender * | Outstanding balance * | Monthly payment * | End Date * | Repay on completion? | Delete |
|----------|-----------------------|-------------------|------------|--------------------------|--------------------------|
| HTB1 | £40,000 | £0 | 01/2035 | <input type="checkbox"/> | <input type="checkbox"/> |

Delete Selected -

Add More +

3. Finally, ensure a secured loan is added to the Applicant Commitments tab confirming the Help to Buy equity loan amount outstanding in full with repay on completion left unticked as above.

Help to Buy Remortgage (continued)

Remortgaging to repay **PART** of the Help to Buy equity loan

Where part of the Help to Buy equity loan will be repaid as part of the remortgage, begin by progressing with a standard Residential Remortgage application.

1. Ensure that Shared Equity is marked as 'Yes' on the Loan Details tab.

2. **Equity scheme provider**

You will be required to confirm the equity scheme provider from one of three providers:

- Help to Buy England Outside London
- Help to Buy England London
- Help to Buy Wales

3. Input Shared Equity Remortgage as a purpose of loan with the amount being partially repaid

| LOAN DETAILS | | |
|---|--|------------------------------|
| Loan purpose * | <input type="radio"/> Purchase <input checked="" type="radio"/> Remortgage | |
| Loan type * | Residential | |
| Estimated value/Purchase price * | £200,000 | |
| Loan amount * | £100,000 LTV= 50.00 % | |
| Discounted Purchase Price Scheme * | <input type="radio"/> Yes <input checked="" type="radio"/> No | |
| Right to Buy * | <input type="radio"/> Yes <input checked="" type="radio"/> No | |
| Shared Ownership * | <input type="radio"/> Yes <input checked="" type="radio"/> No | |
| Shared Equity * | <input checked="" type="radio"/> Yes <input type="radio"/> No | |
| Low Deposit Scheme * | <input type="radio"/> Yes <input checked="" type="radio"/> No | |
| Equity scheme provider * | Help To Buy En... | |
| Term * | 20 Years 0 Months | |
| Repayment type * | Capital Repaym... | |
| LOAN/OCCUPANCY DETAILS | | |
| Will this be the applicants main residence? * | <input type="radio"/> Yes <input type="radio"/> No | |
| LOAN AMOUNT BREAKDOWN | | |
| Loan breakdown: | | |
| Purpose * | Amount * | Delete |
| Repay existing ... | £60,000 | <input type="checkbox"/> |
| Shared Equity ... | £40,000 | <input type="checkbox"/> |
| | | Delete Selected - Add More + |

Finally, you will need to add **TWO** secured loans to the Applicant Commitments tab:

| RESIDENTIAL MORTGAGES | | | | | |
|---|-----------------------|-------------------|------------|-------------------------------------|------------------------------|
| Estimated value of current residential property * | £200,000 | | | | |
| Monthly residential mortgage repayment * | £850 | | | | |
| Residential mortgage balance outstanding * | £60,000 | | | | |
| Start date of current mortgage (mm/yyyy)? * | 01/2015 | | | | |
| MORTGAGE & SECURED LOAN HISTORY | | | | | |
| Does the applicant have any other mortgages or secured loans (non BTL)? * <input checked="" type="radio"/> Yes <input type="radio"/> No | | | | | |
| Lender * | Outstanding balance * | Monthly payment * | End Date * | Repay on completion? | Delete |
| HTB1 | £40,000 | £0 | 01/2035 | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| HTB2 | £40,000 | £0 | 01/2035 | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | | | Delete Selected - Add More + |

4. The first secured loan represents the amount of the Help to Buy equity loan being repaid (with the corresponding repay on completion box **TICKED**)

5. The second secured loan represents the amount of Help to Buy equity loan that will remain on completion (with the corresponding repay on completion box **'NOT'** ticked)

Uploading application requirements

| SUMMARY FOR CASE PMW00001335YW3 RESIDENTIAL, PURCHASE | | PROCEED OPTIONS | | | | | | | | | | | | | | | | | | | |
|--|--|--|-----------------|-----------------|----------|---------------------|----------|-------------------|----------|--------------------|--------------------------------|-----------|--|-------------------|-----------------------------------|-----------------|------|-----------|--|---------------------------------|--|
| <table border="1"> <tr><td>Applicant Name(s)</td><td>Harding, Hayden</td></tr> <tr><td>Loan Amount</td><td>£153,015</td></tr> <tr><td>Estimated Valuation</td><td>£200,000</td></tr> <tr><td>Term</td><td>25 years</td></tr> <tr><td>Repayment Type</td><td>Capital & Interest (Repayment)</td></tr> <tr><td>Property</td><td>12 Pepper Avenue London PM12 3WV</td></tr> <tr><td>Solicitor</td><td>Russell and Russell Solicitors</td></tr> <tr><td>LTV</td><td>77%</td></tr> <tr><td>Product</td><td>Pepper Prime 2 Year Tracker 2.34% 75% LTV 75% Purchase Full Status 2 Year Tracker 2.30%</td></tr> </table> | | Applicant Name(s) | Harding, Hayden | Loan Amount | £153,015 | Estimated Valuation | £200,000 | Term | 25 years | Repayment Type | Capital & Interest (Repayment) | Property | 12 Pepper Avenue London PM12 3WV | Solicitor | Russell and Russell Solicitors | LTV | 77% | Product | Pepper Prime 2 Year Tracker 2.34% 75% LTV 75% Purchase Full Status 2 Year Tracker 2.30% | Copy to new DIP | |
| Applicant Name(s) | Harding, Hayden | | | | | | | | | | | | | | | | | | | | |
| Loan Amount | £153,015 | | | | | | | | | | | | | | | | | | | | |
| Estimated Valuation | £200,000 | | | | | | | | | | | | | | | | | | | | |
| Term | 25 years | | | | | | | | | | | | | | | | | | | | |
| Repayment Type | Capital & Interest (Repayment) | | | | | | | | | | | | | | | | | | | | |
| Property | 12 Pepper Avenue London PM12 3WV | | | | | | | | | | | | | | | | | | | | |
| Solicitor | Russell and Russell Solicitors | | | | | | | | | | | | | | | | | | | | |
| LTV | 77% | | | | | | | | | | | | | | | | | | | | |
| Product | Pepper Prime 2 Year Tracker 2.34% 75% LTV 75% Purchase Full Status 2 Year Tracker 2.30% | | | | | | | | | | | | | | | | | | | | |
| <div> <div>+</div> <div>APPLICATION STATUS</div> <div>Application Submitted</div> </div> | | <div> <div>—</div> <div>FEES & FEATURES</div> </div> <table border="1"> <tr><td>Application Fee</td><td>£135</td></tr> <tr><td>Completion Fee</td><td>£3,000</td></tr> <tr><td>Deeds Release Fee</td><td>£22.50</td></tr> <tr><td>Funds Transfer Fee</td><td>£15</td></tr> <tr><td>Legal Fee</td><td>£660</td></tr> <tr><td>Mortgage Exit Fee</td><td>£30</td></tr> <tr><td>Procurement Fee</td><td>£750</td></tr> <tr><td>Valuation</td><td>£400</td></tr> </table> | | Application Fee | £135 | Completion Fee | £3,000 | Deeds Release Fee | £22.50 | Funds Transfer Fee | £15 | Legal Fee | £660 | Mortgage Exit Fee | £30 | Procurement Fee | £750 | Valuation | £400 | | |
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| Completion Fee | £3,000 | | | | | | | | | | | | | | | | | | | | |
| Deeds Release Fee | £22.50 | | | | | | | | | | | | | | | | | | | | |
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| Procurement Fee | £750 | | | | | | | | | | | | | | | | | | | | |
| Valuation | £400 | | | | | | | | | | | | | | | | | | | | |
| <div> <div>+</div> <div>CONTACT US</div> </div> | | <div> <div>—</div> <div>DOCUMENTS</div> </div> <div> <div>Application Summary 27/09/17 18:12 [open]</div> <div>Application Declaration 27/09/17 18:12 [open]</div> <div>Direct Debit Instruction 27/09/17 18:12 [open]</div> <div>ESIS 27/09/17 18:12 [open]</div> <div>Decision in Principle Letter 27/09/17 17:48 [open]</div> </div> | | | | | | | | | | | | | | | | | | | |
| | | <div> <div>+</div> <div>MESSAGES</div> </div> | | | | | | | | | | | | | | | | | | | |
| | | <div> <div>+</div> <div>APPLICATION REQUIREMENTS</div> </div> | | | | | | | | | | | | | | | | | | | |

From here you can:

- Download the documents you'll need to provide to your customer(s)
- Upload the documents we require to process the application
- See a snap shot of the application details and fees
- Send us secure messages
- Track the progress of the application

You can minimise or maximise any of the panels by clicking the plus and minus icons.

Full Mortgage Application

Once you've submitted a DIP you'll be able to proceed to Full Mortgage Application. This will ask for extra information that we've not already collected. Nothing too stressful. Any fee(s) payable (such as the valuation fees) will be collected at the end of the application so please have a payment card ready.

Documents produced for you

The documents section is where you'll find documents that you need to requirements give your customer(s) or keep for your own compliance.

DOCUMENTS

Application Summary
27/09/17 18:12 [jonm]

Application Declaration
27/09/17 18:12 [jonm]

Direct Debit Instruction
27/09/17 18:12 [jonm]

ESIS
27/09/17 18:12 [jonm]

Decision In Principle Letter
27/09/17 17:48 [jonm]

MESSAGES

APPLICATION REQUIREMENTS

At the right stage, the Valuation Report and Mortgage Offer will be available here.

Uploading application requirements

This is a list of what we need from you to assess an application. The application requirements are provided at the end of the Decision in Principle decision, based on the information you provided. This gives you time to collate all of the documents so you can upload at the same time as you submit the application.

To supply an item:

1. Click 'upload'

| APPLICATION REQUIREMENTS | | | | | |
|--|--------|----------|--------|----------------|------------------------|
| Checklist item | Owner | Type | Status | Date Satisfied | |
| Proof of Residency for Applicant 1 27/09/17 15:49 | Broker | PreOffer | Active | | Upload |
| Proof of Income for Applicant 1 27/09/17 15:49 | Broker | PreOffer | Active | | Upload |
| Proof of Deposit 27/09/17 15:49 | Broker | PreOffer | Active | | Upload |

2. Select a document and document sub type. We can accept PDF, DOC, DOCX, and TIF files; the maximum file size is 10Mb. Additionally file names should not contain special characters (such as a hyphen or full stop).

DOCUMENT UPLOAD

Document type *
Select

Document sub type *

Document *
Choose File No file chosen

Document description

Sending a message

You can send us a message any time in the messages section. This is the easiest way of getting in touch with us if you have any questions relating to the process.

The screenshot shows a form titled 'ADD NOTE'. It has a 'Subject' label followed by a text input field. Below this is a 'Message:' label with a red asterisk, followed by a large text area for the message. At the bottom of the form, there is a checkbox labeled 'Is important?'.

We'll respond in the same way and send you an email to let you know when we have.

Instructing a valuation

We'll instruct the valuation once we've received and reviewed all the important documents we need for underwriting.

The screenshot shows a form titled 'VALUATION INSTRUCTION'. On the left is a sidebar with three options: 'Valuation Instruction' (selected with a red circle), 'Generating Documents', and 'Application Summary'. The main form area has a 'Valuation type' dropdown menu set to 'Mortgage Valua...'. Below this is a section titled 'VALUATION DECLARATION' containing a paragraph of text: 'By submitting this valuation instruction you are confirming that the applicant understands: - the valuation is undertaken for the benefit of Pepper UK Limited (Pepper) only; - neither Pepper nor the Valuer are under any liability of any basis to the applicant in relation to the mortgage valuation report; - If a copy of a valuation report is provided to the applicants it is for information purposes only and they should not rely on it in any way to make a decision about the purchase or value of a property.' Below the text is a checkbox labeled 'Accept declaration' which is checked. At the bottom of the form are two red buttons: 'CANCEL' and 'REQUEST'.

However, you'll have the option to instruct the valuation yourself once we've conducted an initial review of your application (we'll let you know via email).

The option to do so will be in the 'proceed options' section once the status of the application reaches 'application reviewed'.