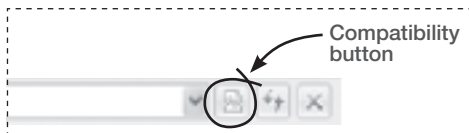


Broker portal navigation tips

Technical requirements

- In order to access the Broker portal you must have Internet Explorer Version 7 or above.
- If you use Internet Explorer Version 8 you will need to ensure that the site is displayed in 'Compatibility View'. To do this, click on the compatibility button between the web address and the 'Refresh' button at the top of your screen.
- No installation of software necessary. Simply access the portal from the Aldermore website and save the location in your favourites.
- Scanning capability is required so that supporting documents can be uploaded.



Home page

- From here you can submit a new Decision in principle (DIP) and an Application. You can also access the most recent cases submitted.

How to view cases and upload documents

- Clicking on a case from your home page will take you to the 'Application Summary' screen.
- The summary will give you a brief overview of the case, the progress made, Aldermore's requirements (Checklist Items) and documents for your use.
- In the Checklist Items section you will find an option to upload. Selecting this will enable you to upload scanned documents requested by Aldermore rather than posting them.
- Within Case Summary, when you select an individual case you will see the option for 'Send/View Message'. Any messages typed in here will be flagged with the Mortgage Processing team.
- To view responses sent by Aldermore simply go back into 'Send/View Message' and the replies will be there, we'll let you know when there is a message to view.

Case search

- Any older cases not displayed on the 'Home' page can be located from here, using a number of search options.
- The reference number refers to the unique number starting with the letter 'A' that will be assigned to each of your cases.

Produce Key Facts Information (KFI)

- Once started, the KFI must be keyed in full. If you exit midway through this process the information input will not be saved.
- Once the KFI is completed there is an option at the end of the process to start to key the DIP.

New DIP/Application

- A DIP may be submitted without already having produced a KFI, as the KFI will be generated automatically upon DIP completion.
- Once a DIP has been keyed there is an option at the end of the process to start to key the full application.
- A full mortgage application ('FMA') cannot be keyed unless a DIP has already been submitted.
- Ensure that if there are two applicants, this is selected on the 'Personal' screen of the 'Applicant' screen, as it will not be possible to go back and add another applicant after this screen.
- When keying a DIP or FMA, note that you can navigate between screens by selecting the headings on the left hand side of the screen.

- An FMA is based on the product that is selected initially at DIP stage. If you wish to change the product, you will have this option on the 'Decision Result' screen.
- '?' icons will be displayed throughout the submission process. Clicking on these will display useful information about the field that requires completing.
- Try to ensure the balances of any commitments provided are as up to date as possible to make sure that what is keyed ties in with what is found on the credit search.
- Joint commitments should be keyed once only, under the commitments of applicant 1. If they are keyed for applicant 2 as well, the system will count the commitment twice in the affordability calculator.
- Underlined text such as the available products and documents on the 'Application Summary' screen will be Hyperlinks. This means if you click on them a new window will appear displaying further information.

- Each field is case sensitive. Therefore, appropriate upper and lower case letters should be used throughout the DIP / Application process. For example, input "John Smith" as opposed to "JOHN SMITH".

Save options

- The 'Save' option is to be used if you need to exit the case and continue the application later.
- A DIP/FMA may be partly keyed and, as long as it is saved, you can log out and return to the same point of the submission at a later date.
- When you do go back into the case, click 'Apply Now' and this will take you back to the screen you last worked on.
- If you have reached the point of the DIP process where you have selected a product but not submitted the case, when you return after saving please note that the system will automatically re-direct you back to the 'Personal' screen within the 'Applicant' section. This is to ensure that the system can refresh and display the latest up to date products when you re-visit the 'Product' section.

My Profile

- By accessing 'My Profile' you can change your:
 - password;
 - correspondence address;
 - contact details; and
 - submission routes.
- You can access these screens by clicking on the relevant link from the 'Options' list on the left hand side of the screen.
- Remember to save any changes that you make.

Change password

- Enables you to change your existing password.

Change correspondence address

- There is a drop down list of existing locations which you can select from.

- Alternatively, you can select 'New Location' which enables you to search for the required address and create a new location.

Change contact details

- Enables you to change telephone, mobile and fax numbers.
- You will need to telephone Aldermore directly to change your email address.

Change submission routes

- You will see from our website that we currently only accept business via a selected number of distribution partners. Please take a little time to set up your own preferred panel in this section.
- To do this click on the relevant distribution partner and click on the arrow button to transfer them to your 'Preferred List'.

Calculator

- This is a tool that enables you to calculate affordability by inputting income and credit commitment details.
- There is a 'Residential calculator' and 'Buy to Let calculator'. The residential calculator is displayed by default. To access the Buy to Let calculator, click on the relevant link on the left hand side of the screen.

Residential calculator

- Select the number of applicants.
- To input the relevant income, click the 'Add' button and select the income type from the drop down list. A number of income types can be added.
- The total gross income will be displayed in the relevant box.
- Input the outgoings. These are mandatory fields so a '0' is required if there are no outgoings in a particular box.

- When inputting the loan details, the interest rate for a specific product should be applied. The higher of either the pay rate or the Aldermore managed rate for the product chosen should be used. Please note that the Aldermore managed rate will increase the higher the loan to value. Please refer to our current product guide for confirmation of the rates.

Buy to Let calculator

- Select whether you wish to calculate the minimum rental income requirement or the maximum loan available by selecting the radio button associated with the relevant question.
- When inputting the loan details, the interest rate for a specific product should be applied. The higher of either the pay rate or the Aldermore managed rate for the product chosen should be used. Please note that the Aldermore managed rate will increase the higher the loan to value. Please refer to our current product guide for confirmation of the rates.

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t: 0333 321 1000

Crown House Manchester Road Wilmslow SK9 1BH

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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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