

# northern rock



## User Guide

How to submit a mortgage  
application through the Mortgage  
Trading Exchange

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# **Introduction**

This User guide describes the application process for submission of both Applications in Principle (AIP) and Full Application Forms (FAF) and assumes that the user has already completed the registration process with MTE.

For further details of the registration process it is recommended that you read the 'MTE Guide to Getting Up and Running with the Mortgage Trading Exchange'.

This guide is available to download as a Pdf file from the MTE website or can be accessed by clicking on the following link;

[http://www.mortgagetradingexchange.co.uk/support/bin/MTE\\_Getting\\_up\\_and\\_running.pdf](http://www.mortgagetradingexchange.co.uk/support/bin/MTE_Getting_up_and_running.pdf)

This service can be used for applications:

- With up to two applicants
- Where no other charge will exist on the property
- Where existing borrowers are moving home
- Where all other outstanding mortgages are to be discharged upon 'completion'
- Where the property will be owner occupied
- Secured on non-commercial premises
- On all products except 'Buy To Let' and Home Equity Release Mortgages (HERM)

Please note that this facility cannot be used when the customer is not intending to live in the property. i.e. Buy to Let applications. If you have a buy to let application, please contact the Decision Centre on 0870 241 3088, where you will normally be able to obtain a decision in 15 minutes, and a pre-populated application form can then be despatched to you.

Decisions are normally available from Monday to Saturday between 6am and midnight and on Sundays between 6am and 9pm.

## **Agreement in Principle (AIP)**

- If the decision you receive is an 'Accept' you will receive a 'Certificate of Mortgage Decision' which will show you how much we can lend. This is subject to the information you have provided being correct, Term and Conditions and a satisfactory valuation.
- In the event that the decision made is 'Referred' this simply means that it will need further consideration by one of our Underwriters. If you log back in after one working day our final decision should be available.
- If the decision made is 'Declined' this means that on the basis of the information you have supplied we are not prepared to proceed.

## **Status Messages**

Whilst completing your application a number of messages may be returned to you from MTE. These messages can happen on both AIP and FAF stage and they will inform you of the status of the application and whether there are any problems with the information you have provided.

However the messages that you receive via MTE will be limited, the following status messages should be referred to in order to interpret the messages and who to contact should problems persist.

### **Application Pending**

This means that we are unable to provide you with a decision for your customer's application at present. A decision should be available Monday to Saturday between 6am and midnight, and on Sundays between 6am and 9pm, however our systems may just be busy. Your application will be processed as soon as possible. There is no need to resubmit the application. If you do not receive a decision within 24 hours please contact MBL support help desk.

### **Authentication Failure**

This could either mean that an invalid PIN has been entered or you have exceeded the maximum number of login attempts. If the problem persists please contact MBL support desk.

### **User Not Authorised**

The most likely cause of failure is that the P – Number you are using to submit the form is not registered with Northern Rock through the Mortgage Trading Exchange. If after checking the P-Number on the application form you are sure of its validity, please contact MBL support desk.

### **Please Update your form**

This means that the form that has been used to submit this application has been superseded. You will need to download the new form and copy information from the failed application into the new form.

**To reduce the likelihood of this occurring in future, please ensure that you update forms on a daily basis.**

### **Invalid Form Error – Please Edit and resend**

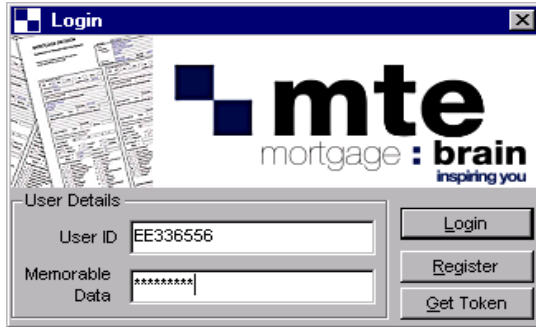
This probably means that the application contains addresses that are not matched by our address matching software. You may get further information on which address(es) were unmatched by clicking on the case information envelope in the case organiser.

If you are certain that the address(es) are correct, please answer the question in the form: 'Do you wish to validate this address' with No. When you have updated the form please resubmit it.

**Be aware that if our address checking software fails to validate the address, it is likely that the application will be referred.**

## How to use the NR AIP form

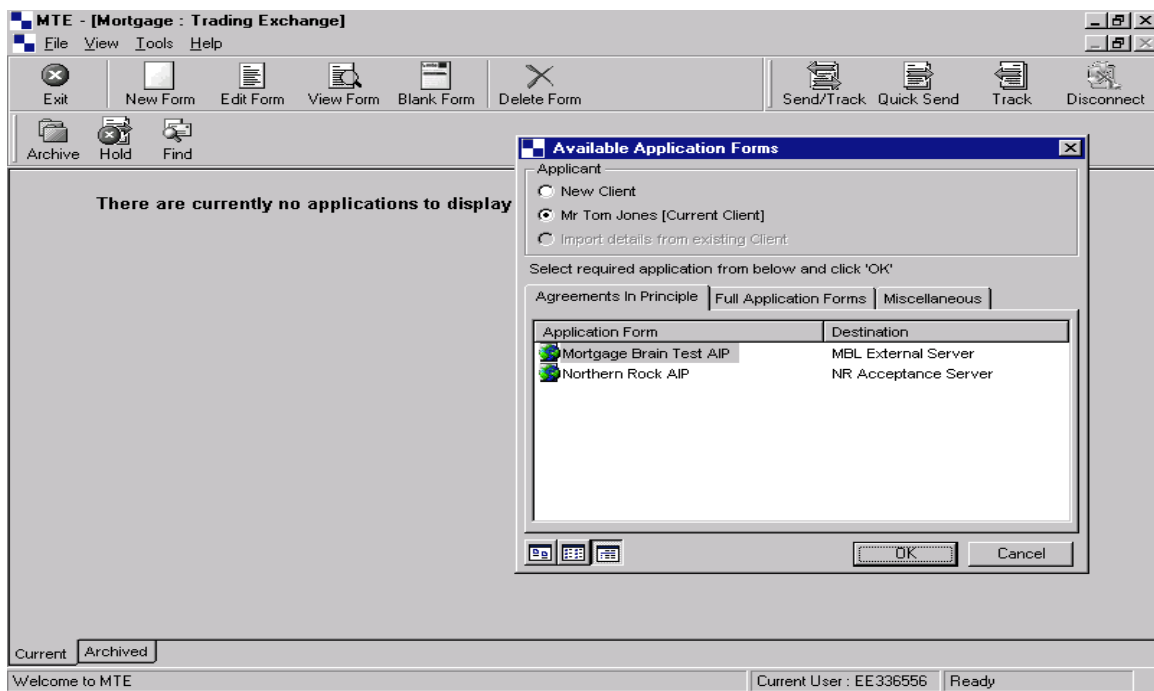
Following completion of the initial registration process, you can access the MTE login screen by double clicking on the icon on your desktop, (see below) or by selecting the Mortgage Trading Exchange option from your mortgage sourcing system.



From the 'Application Tracking' screen that is displayed click on the New Form icon in left-hand corner of the screen.

A new 'Available Application Forms' window will be displayed which gives you the options to either;

- Apply on behalf of a new client by selecting 'New Client', or complete a Full Application Form based on an earlier accepted AIP by 'Import details from existing client'. To start a new AIP, click 'New Client', then Northern Rock AIP, then click OK.
- To edit an existing application already created, by simply highlighting the application on the main MTE home page and clicking 'Edit Form'.



Application Form	Destination
Mortgage Brain Test AIP	MBL External Server
Northern Rock AIP	NR Acceptance Server

Upon entering the selected form you will need to read and agree to the Intermediary Agreement in Principle Declarations.

You should then complete the application form by entering the details in the appropriate fields.

Upon completion of the form you will need to check to see that all mandatory questions have been answered. To do this you simply have to click “Validate”. This will then present a list of all missing data required in the left hand column under the actions list. You can navigate straight to most of the missing items by clicking on the missing item in the actions list. Once all of these actions have been completed the application will be ready to send.

To submit the full application, click “Close Form”. A pop up message will appear asking you if you wish to Validate the form whilst closing. By clicking Yes, you will be presented with another pop up message stating that the application is now valid and do you wish to submit the application now. You can click Yes or No.

If you click Yes then you will be asked to input your PIN number and a list of applications that are ready for processing will appear.

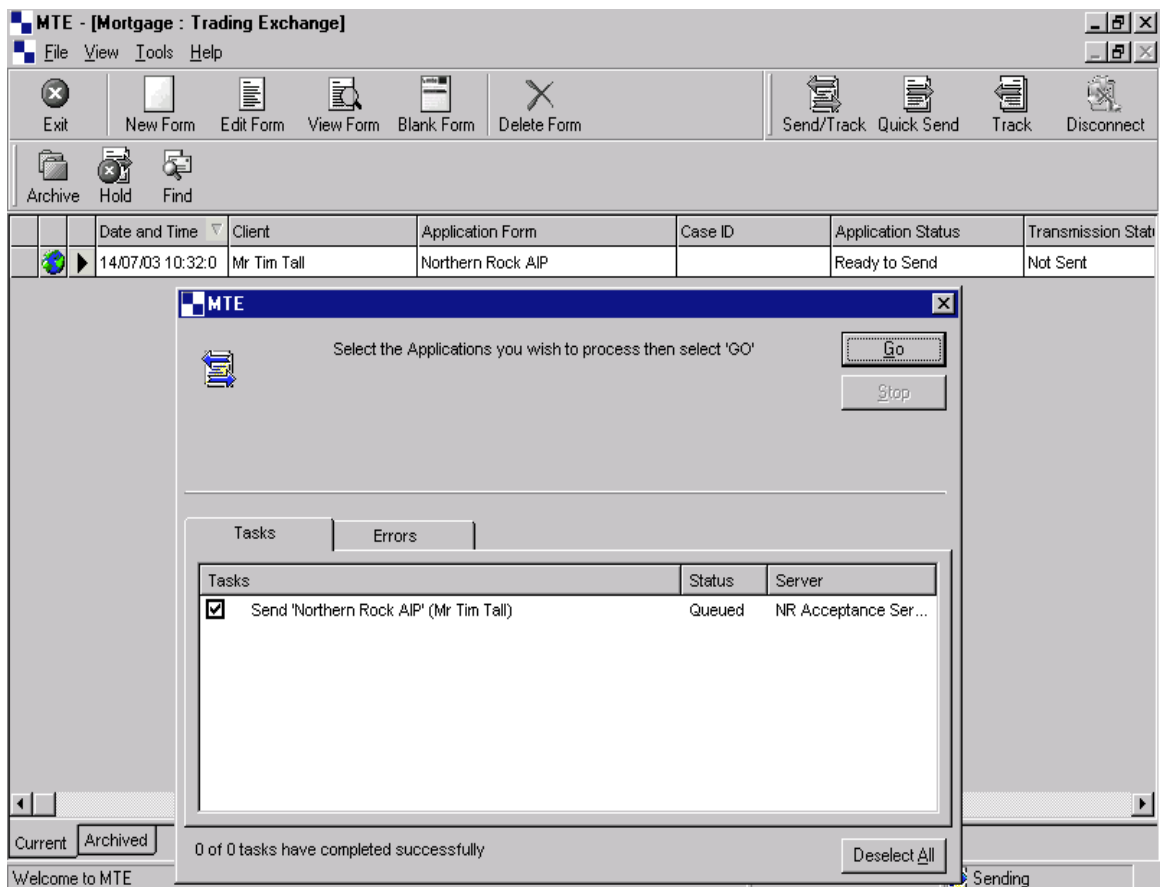
If you do not wish for a particular application to be submitted you simply click on the tick box to hold it from the submission.

Click “Go” to submit all applications with a tick remaining.

A progress bar will show how far the submission is progressing.

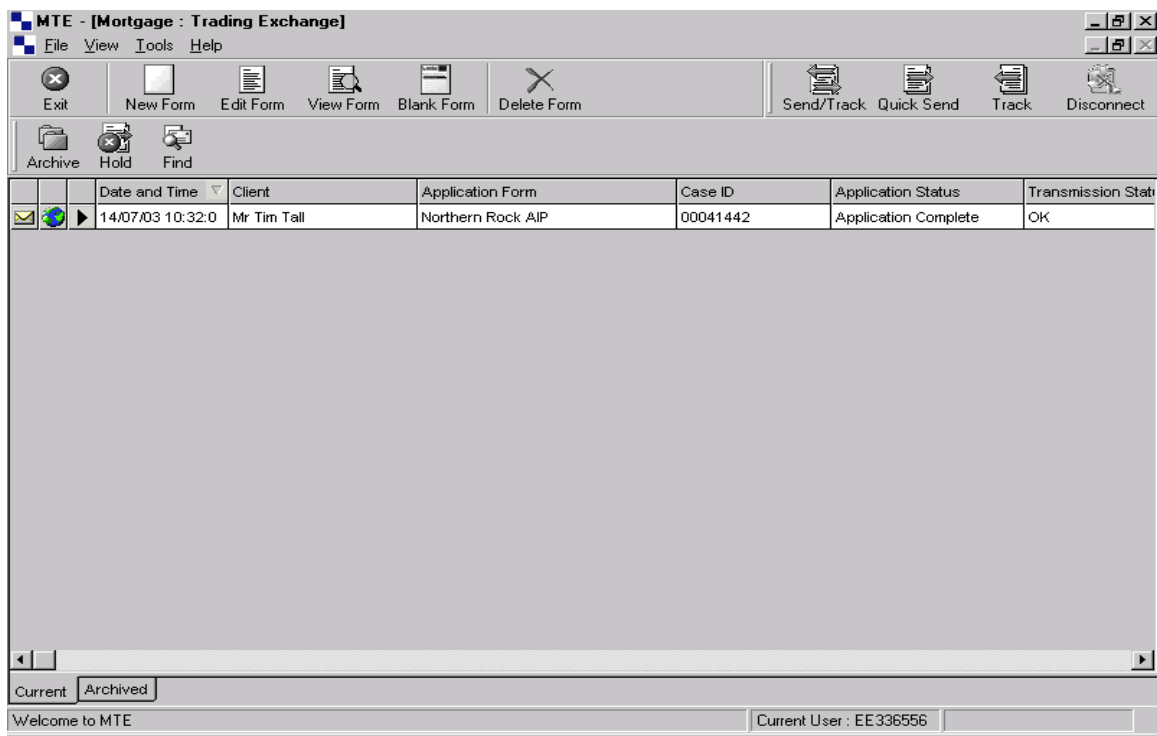
When this is complete you need to exit the screen.

If you click “No” the application will be saved to the Home page.



In order to retrieve the decision, click on the ‘Send/ Track’ icon from the toolbar and again input your PIN to obtain the relevant decision.

A decision will then be returned to you from Northern Rock, which can be viewed by clicking the small yellow envelope at the left side of the application, as indicated in the diagram below.



## **Full Application Form (FAF)**

Following completion and acceptance of an AIP you can continue to submit a FAF to Northern Rock, this will load, fully populated with all the information supplied at the AIP stage.

From the 'Application Tracking' page;

- Click on the 'New Form' icon
- Click on 'Full Application Forms' tab and select Accepted AIP form
- Click 'Import details from existing client'. This will produce a list of all applications in various statuses.
- Highlight the Accepted AIP you wish to progress to full application
- Click OK.

The Pre-Populated FAF form will then be displayed ready to be completed.

Upon completion of all required details, the form should be closed and validated as during the AIP process described above. By clicking on 'Send/ Track' icon in the toolbar and again entering your PIN number, the application will then be submitted to Northern Rock.

# Case Tracking the Application

After submission of the Full Application Form you can track the progress of this and any other full applications from the 'Application Tracking' screen

- Click on the 'Send/ Track' icon in the toolbar
- Input Pin
- Highlight as before the applications you wish to Track
- Click Go. And Exit once process has completed.

This will return a small Yellow envelope to all of the applications, which were Sent/ Tracked.

- click on the Yellow Envelope to open up the Case Tracking Summary Screen (See below)
- This shows the current status of this one application. This can be printed.

**Submitted**  
Print

**From:** Northern Rock FAF  
**Date:** 30/06/04 10:31:34  
**Subject:** Submitted

**Case Tracking Summary Screen**

Application Number: 00150675  
Applicant Name(s): Mr John Test and Mr Jo Test  
Loan Amount: 40500  
Unsecured Loan Amount: 12050  
Product:

Stage	Status	Date
<b>Receipt</b>		
Application Received	Complete	30/06/2004
Decision Complete	Complete	30/06/2004
Fees Received	Complete	30/06/2004
Confirmation Letter Sent	Not Started	
<b>Valuation</b>		
Valuer Instructed	Complete	30/06/2004
Valuation Returned	Not Started	
<b>Income Check</b>		
Income Assessment	Complete	30/06/2004
<b>Payments Check</b>		
Previous Mortgage/Rent Check	Complete	30/06/2004
<b>Offer</b>		
Application Authorised	Not Started	

Submitted

start | Novell-deliver... | Inbox - Micros... | C:\MBL\IQ2 | Microsoft Exce... | MTE - [Mortga... | Microsoft Wor... | 10:34

## **Supporting Documentation**

There is also the facility to print a new Declaration form, Direct Debit Mandate or Affordability form. To do this:

- Click on the 'Blank Form' button
- Click on 'Full Application Form' tab
- Select 'Northern Rock Print'
- Click OK
- The appropriate forms will then be displayed for you to choose accordingly

These can be printed using the print button in the bottom right hand corner.

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