Broker Portal:
How to Guide

VERSION 2.0

Keystone Property Finance Limited
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CONTENTS

INTRODUCTION

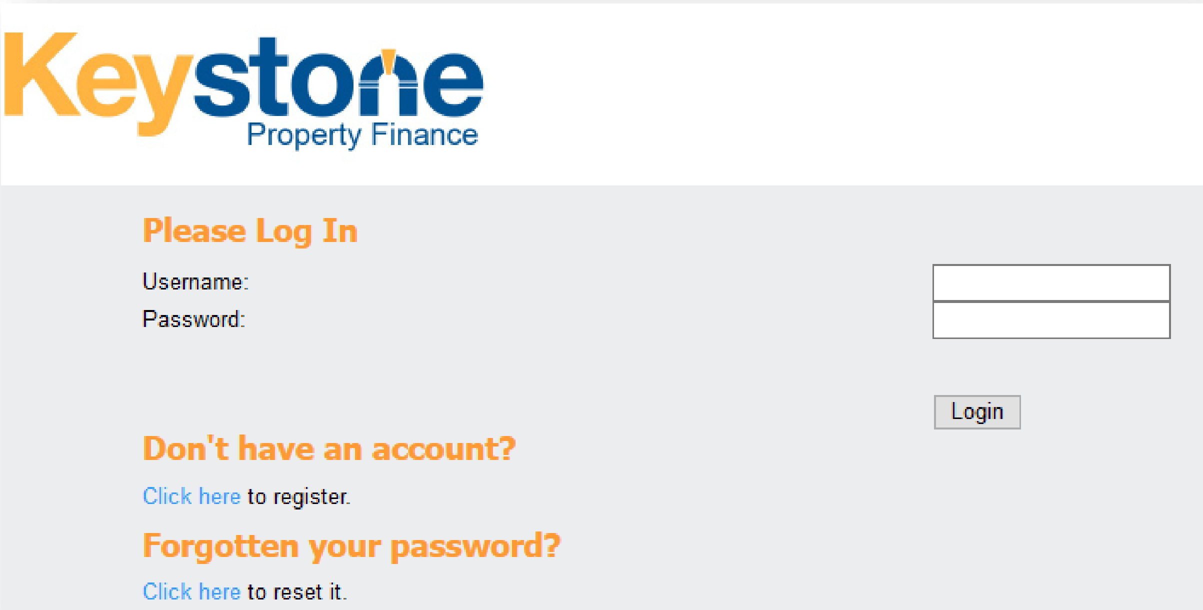
Keystone Property Finance Limited has developed this guide to demonstrate the functionality that we offer on our Broker Portal.

You will be able to access the Broker Portal to produce illustrations, Application in Principles (AIPs), Full Mortgage Applications (FMAs), cloning applications, upload documents, add notes and track your cases through to completion. There is also the functionality to convert your illustration into an AIP and the information keyed on the illustration will follow through to the application.

LOGGING IN

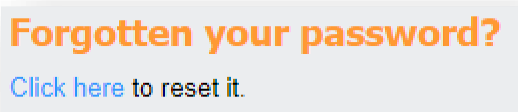
You can receive your log on details by either registering online via our portal or contacting us directly via email (enquiry@keystonepropertyfinance.co.uk) or via phone (0345 148 9086) to be registered.

Log into the portal with the log on details



FORGOT PASSWORD

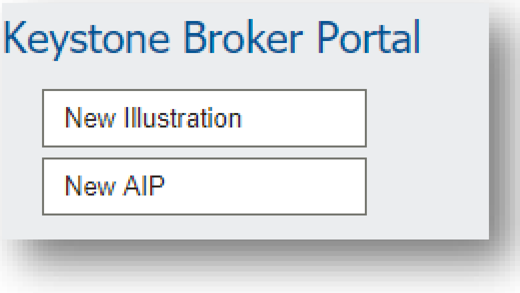
If you have forgotten your password, click on the ‘click here’ link and follow the on screen instructions.



NAVIGATING THE PORTAL

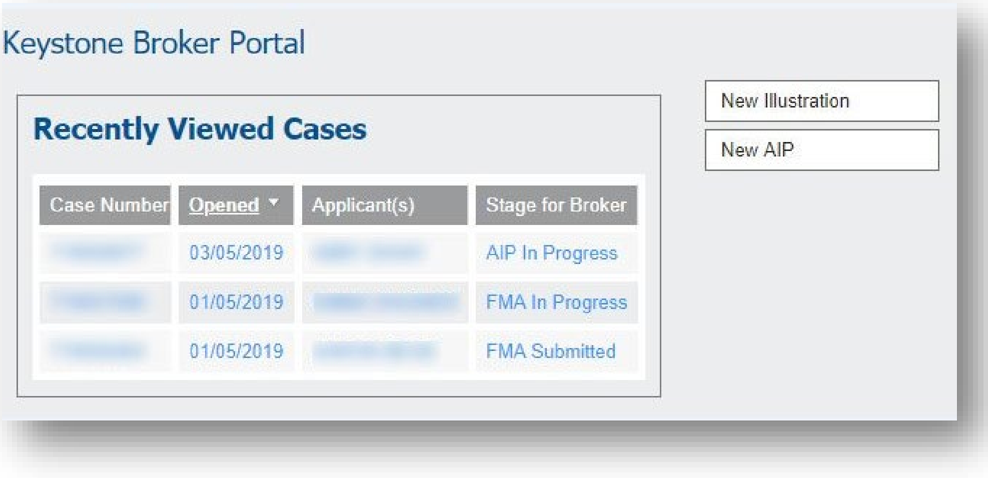
Once you have logged into the portal, you will be taken to your broker portal homepage.

If this is the first time you have logged in, you will be presented with the option to either start an illustration or start an AIP.



Once you have submitted an application (either an AIP or FMA), the high-level details will display on your homepage.

Included on the homepage will be the case number, the date the application was opened, the applicant/(s) and the stage in which the application is currently sitting at in the process (i.e. FMA Submitted, meaning the full mortgage application has been submitted across to us)

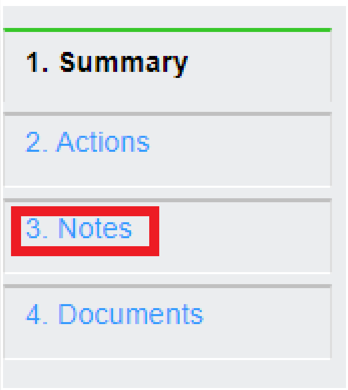


Once the application has been submitted to us (either AIP Submitted or FMA Submitted), you will then be able add notes, documents and view any outstanding actions required.

ADDING/VIEWING NOTES

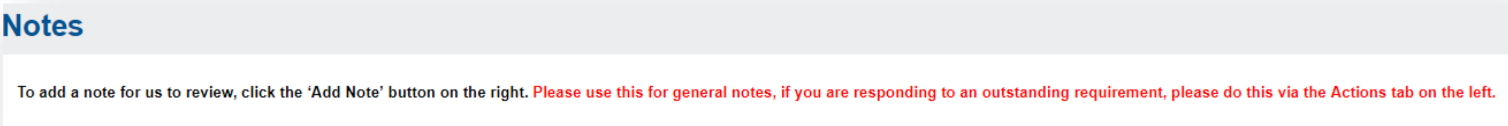
To add or view any notes for an application, firstly click on the application displayed in your list of cases.

On the left-hand side of the portal, you will have a notes tab (highlighted in red below).

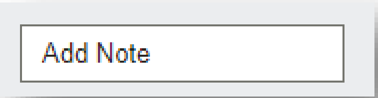


Clicking on the notes tab, will display notes that have been added to the application and will also allow you to add further notes.

The notes section on the portal is to be used for general notes, not to respond to outstanding actions.

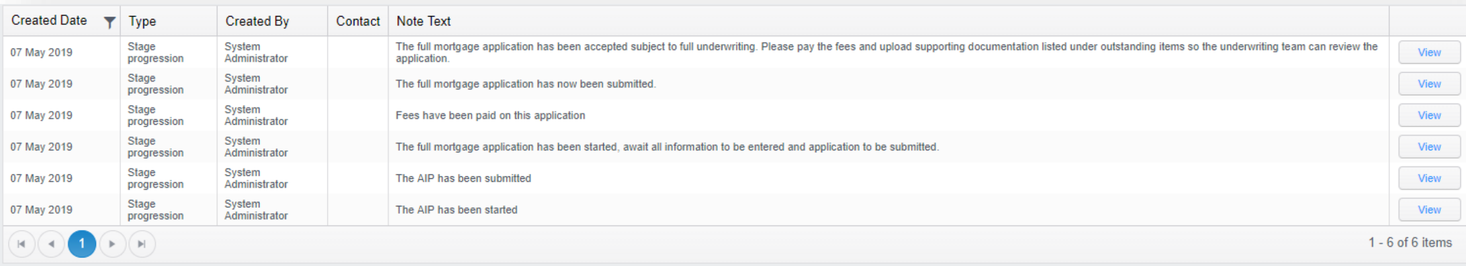


To add a new note to the application, just click on the "Add Note" button displayed on the right-hand side of the screen.



You will then be given a text box, for which you can type in the information for the note and then click save *(this will then send the note across to us to review).*

To view the notes that have been added onto the application, you will just need to click on the notes tab and this will display all the notes:



Created Date	Type	Created By	Contact	Note Text	
07 May 2019	Stage progression	System Administrator		The full mortgage application has been accepted subject to full underwriting. Please pay the fees and upload supporting documentation listed under outstanding items so the underwriting team can review the application.	View
07 May 2019	Stage progression	System Administrator		The full mortgage application has now been submitted.	View
07 May 2019	Stage progression	System Administrator		Fees have been paid on this application	View
07 May 2019	Stage progression	System Administrator		The full mortgage application has been started, await all information to be entered and application to be submitted.	View
07 May 2019	Stage progression	System Administrator		The AIP has been submitted	View
07 May 2019	Stage progression	System Administrator		The AIP has been started	View

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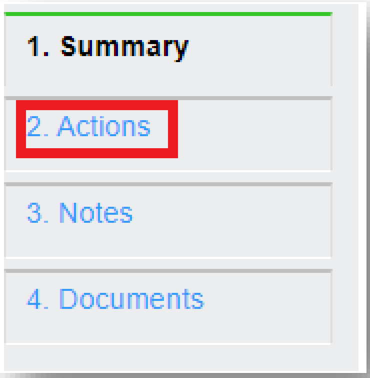
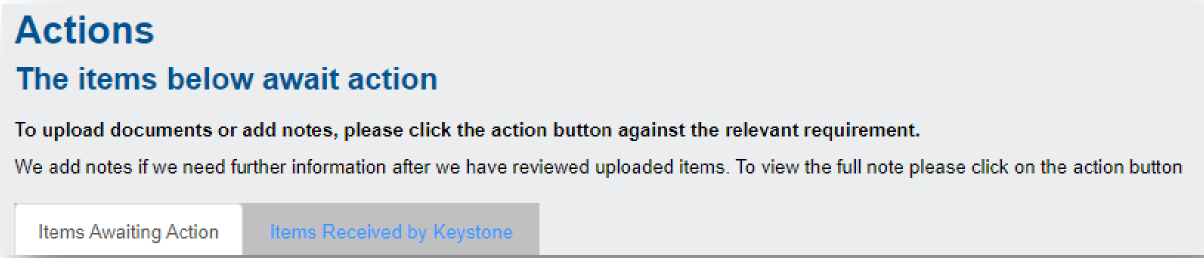
VIEWING AND RESPONDING TO OUTSTANDING ACTIONS

To view the outstanding actions on an application, click on the application displayed in your list of cases.

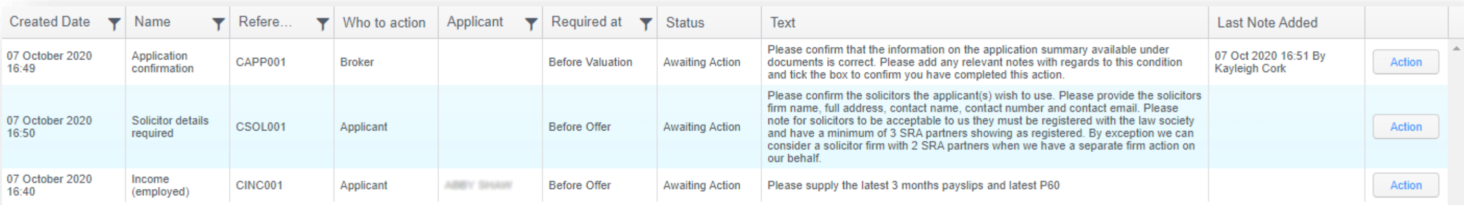
On the left-hand side of the portal, you have an actions tab (highlighted in red below).



On the action screen you have two tabs you can select,



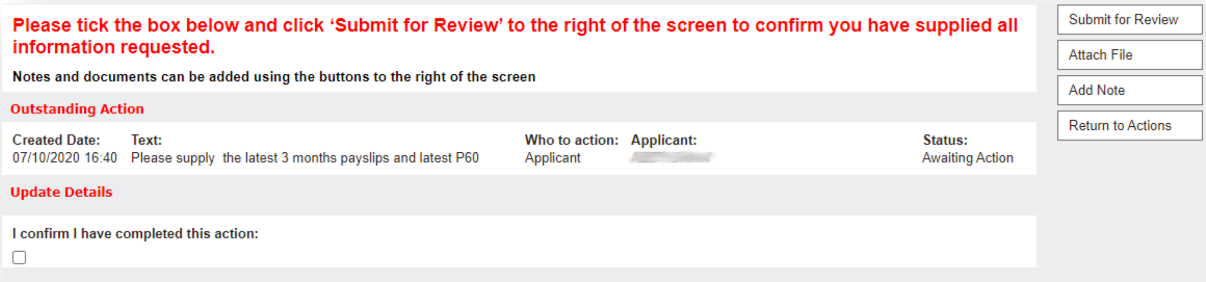
The Items Awaiting Action tab will display all the outstanding actions on the application and the stage in which the action is required at.



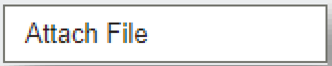
Created Date	Name	Refere...	Who to action	Applicant	Required at	Status	Text	Last Note Added	
07 October 2020 16:49	Application confirmation	CAPP001	Broker		Before Valuation	Awaiting Action	Please confirm that the information on the application summary available under documents is correct. Please add any relevant notes with regards to this condition and tick the box to confirm you have completed this action.	07 Oct 2020 16:51 By Kayleigh Cork	Action
07 October 2020 16:50	Solicitor details required	CSOL001	Applicant		Before Offer	Awaiting Action	Please confirm the solicitors the applicant(s) wish to use. Please provide the solicitors firm name, full address, contact name, contact number and contact email. Please note for solicitors to be acceptable to us they must be registered with the law society and have a minimum of 3 SRA partners showing as registered. By exception we can consider a solicitor firm with 2 SRA partners when we have a separate firm action on our behalf.		Action
07 October 2020 16:40	Income (employed)	CINC001	Applicant	[illegible]	Before Offer	Awaiting Action	Please supply the latest 3 months payslips and latest P60		Action

To action an outstanding action, you will need to push the action button (located on the far right-hand side of the action itself):

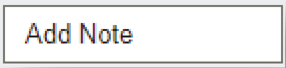
Once you have clicked on the action button, it will display the below:



Where a document is required to satisfy an action, you can upload a document against it by clicking on the attach file button in the far right-hand corner:

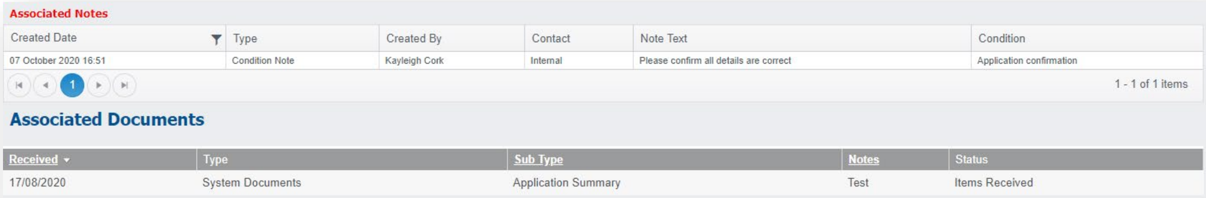


You can add a note to the action by clicking on the add note button on the right



Once you have attached the document or added a note with required information to satisfy the outstanding action, you will need to click the submit for review button on the right.

Any notes or documents that have been added to the document will show in a grid at the bottom of the screen.



Associated Notes

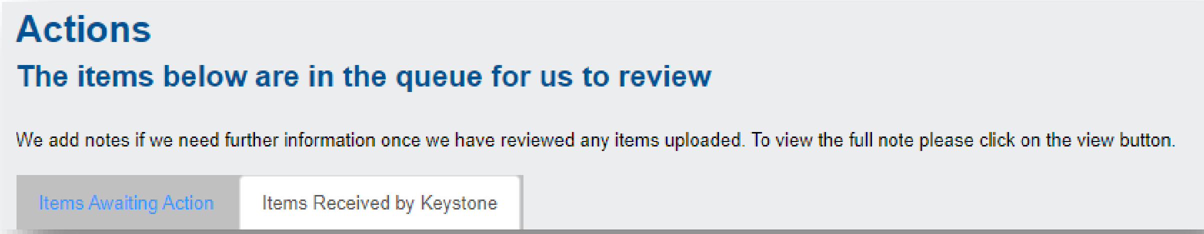
Created Date	Type	Created By	Contact	Note Text	Condition
07 October 2020 16:51	Condition Note	Kayleigh Cork	Internal	Please confirm all details are correct	Application confirmation

1 - 1 of 1 items

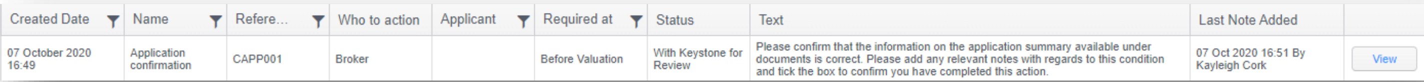
Associated Documents

Received	Type	Sub Type	Notes	Status
17/08/2020	System Documents	Application Summary	Test	Items Received

You can see actions that are with us for review by clicking on the Items Received by Keystone tab,



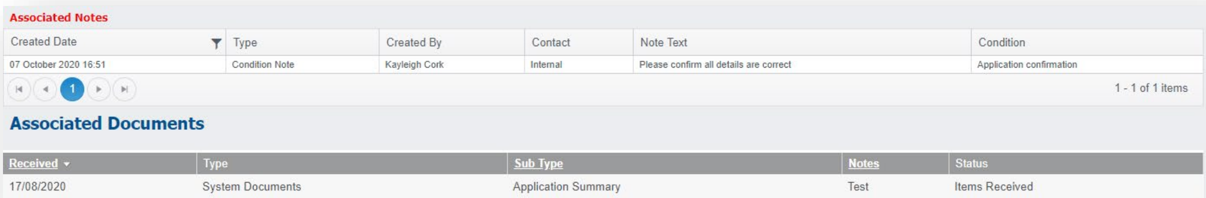
The Items Received by Keystone will show the actions that are in our queue for review.



Created Date	Name	Refere...	Who to action	Applicant	Required at	Status	Text	Last Note Added	
07 October 2020 16:49	Application confirmation	CAPP001	Broker		Before Valuation	With Keystone for Review	Please confirm that the information on the application summary available under documents is correct. Please add any relevant notes with regards to this condition and tick the box to confirm you have completed this action.	07 Oct 2020 16:51 By Kayleigh Cork	View

To see the documents or notes attached to the action click on the view button (located on the far right-hand side of action itself):

Any notes or documents that have been added to the document will show in a grid at the bottom of the screen.



Associated Notes

Created Date	Type	Created By	Contact	Note Text	Condition
07 October 2020 16:51	Condition Note	Kayleigh Cork	Internal	Please confirm all details are correct	Application confirmation

1 - 1 of 1 items

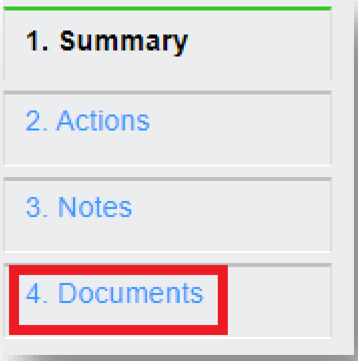
Associated Documents

Received	Type	Sub Type	Notes	Status
17/08/2020	System Documents	Application Summary	Test	Items Received

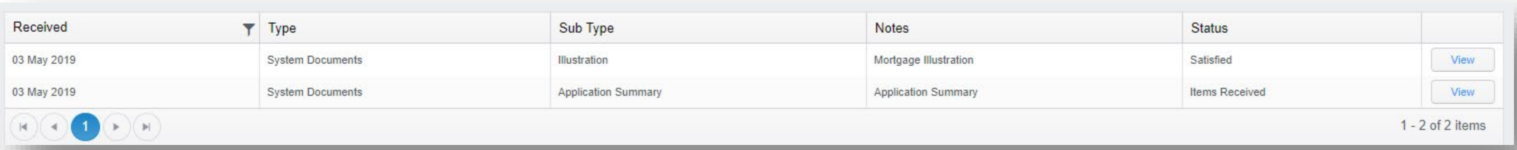
ADDING/VIEWING DOCUMENTS

To add or view any documents for an application firstly click on the application displayed in your list of cases. Only documents not related to an outstanding action should be uploaded here, documents to satisfy an action should be uploaded against the relevant action.

On the left-hand side of the portal, you have a documents tab (highlighted in red below).



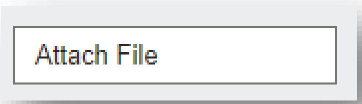
Once a full mortgage application (FMA) has been submitted, an illustration and application summary will be automatically generated against the application. These two documents will be available to view on the documents tab.



Received	Type	Sub Type	Notes	Status	
03 May 2019	System Documents	Illustration	Mortgage Illustration	Satisfied	View
03 May 2019	System Documents	Application Summary	Application Summary	Items Received	View

1 - 2 of 2 items

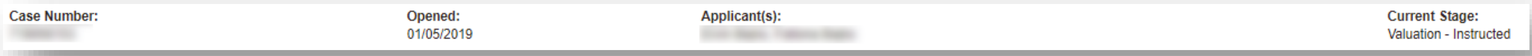
To add a document against an application (one that is not to satisfy an outstanding action), click on the "Attach File" button on the left-hand corner of the document tab:

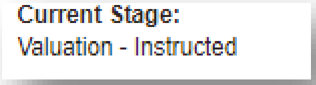


TRACKING APPLICATION STAGE

You can log into the portal and track the stage of your client's application.

On the summary screen of the application the current stage will be displayed at the top of the screen:





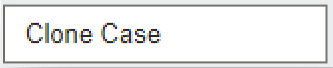
The current stage will update when the application moves through the process.

CLONING APPLICATIONS

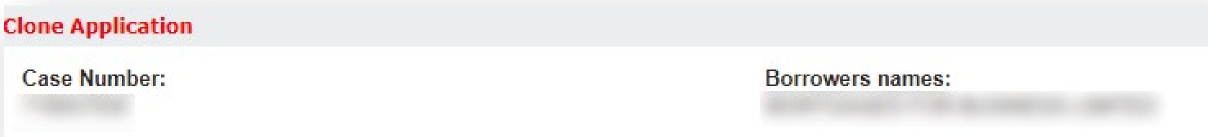
If you are wanting to place multiple applications for the same client with Keystone Property Finance, you should key the first application all the way through to FMA, then you will have the option to clone the application.

It will clone the applicant's details, company details (if the application is being made as a company application), employment details, credit history and liability details.

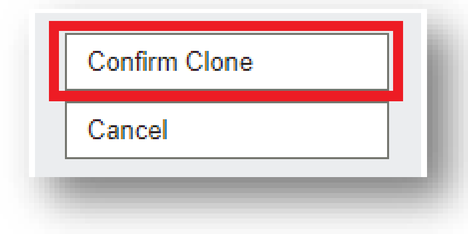
Once the FMA has been submitted, you will have the "Clone Case" button displayed on the top right-hand side of the summary screen:



Once you have clicked on the clone case button, it will then display the details of the application which you are cloning from:



You will then be asked to confirm the clone, and you can do so by clicking on the “Confirm Clone” button (as highlighted in red below):



You will then be taken to the AIP stage in which you will need to check that all the applicant/s details remain correct and then you will be able to submit the AIP. When you are submitting the AIP of the cloned application, this will also copy across the applicant/s credit check, meaning it will not place multiple credit checks on your clients credit file (as long as this in within 3 months of the original application).

You will then be able to start the FMA and key in the details for the next application (the clone will copy across all the information as specified above). The only details that will require to be entered will be the new property details, the loan details and you also have the option to select a different product for your cloned application.

You have the option to also clone the application at AIP submitted stage, but this will only clone across the basic details which have been keyed at that stage.

CONCLUSION

Thank you for taking the time to read the guide we have prepared, this should allow you to navigate around the portal with ease.

If you require any technical assistance with our Broker Portal, please contact the IT depart by calling 0345 148 9086 and selecting option 5.