



# **User Guide**

## Mortgage Brain Premier Edition 6.65

mortgage brain  
 premier

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# 1. Introduction

## 1.1 Welcome to Mortgage Brain

### Fast, easy and accurate

Our goal at Mortgage Brain is to make your job as quick and easy as possible. Thousands of intermediaries already use our software to find the right mortgages for their clients in seconds.

You can complete all of the FSA required compliance documentation with minimal effort - and save it for future reference and audit purposes. Mortgage Brain also links directly to the **Mortgage Trading Exchange (mte)**, the UK's only true common trading platform.

The latest edition of Mortgage Brain Premier includes even more benefits to make your job as hassle and stress-free as possible. Just see for yourself!

- **Slicker sourcing with extra and improved filters**
  - Additions to the filters page
    - New Buy to Let Filters
    - Free Valuation
    - No higher lending charge
    - All fees can be added
  - Changes to the Product Types
- **Greater sourcing accuracy**
  - Consistently compare split loans (Calculated upfront)
  - Help with sourcing
    - New info boxes to aid filter choice
    - Compare the true/total costs of mortgages
- **Enhanced email functionality**
  - Ability to email multiple documents
  - Added email function in Workflow
  - Reduce email size by zipping files
- **The Mortgage Trading Exchange: Manage your business more efficiently**
  - Send applications to admin staff & colleagues to complete or track

To keep up to date with all the news and information from Mortgage Brain, visit [www.mortgage-brain.co.uk](http://www.mortgage-brain.co.uk). You'll find details of online support tools PLUS how to book onto FREE business seminars located across the country.

**Telephone:** 0871 384 0194

**Email:** [helpdesk@mortgage-brain.co.uk](mailto:helpdesk@mortgage-brain.co.uk)

## 1.2 The Mortgage Trading Exchange (mte)

### One platform, multiple lenders...a true electronic trading platform.

**mte** is the quickest, simplest way to submit mortgage applications and AIPS and obtain ekfi's from over 30 of the UK's largest lenders and packagers.

With the widespread adoption of electronic trading and **mte's** availability to all mortgage intermediaries, the platform is looking set to process circa 40,000 mortgage transactions per month, representing over £50 billion worth of mortgages per year.

**mte** is fully integrated with Mortgage Brain Premier Edition so forms can be pre-populated with client details, saving valuable time and reducing re-keying errors.

With more and more intermediaries are using **mte** to streamline their sales process and revolutionise their business. Shouldn't you be doing the same?

To keep up to date with all the news and information from mte, including details of live lenders and those coming shortly, visit [www.mtedirect.co.uk](http://www.mtedirect.co.uk)

**Telephone:** 0871 384 0194

**Email:** info@mtedirect.co.uk

## 2. Getting started

### 2.1 Installing Mortgage Brain

Please note: The following information is for the standard installation for **Windows 95, 98, XP, NT, 2000 and ME**. For **network** and **custom installation**, please refer to the installation guides printed on the CD.

Insert the Mortgage Brain CD into your CD/DVD ROM drive and the set-up will start automatically\*. Select **Mortgage Brain** from the menu that appears - you will be taken to the *Welcome* screen. Click **Next**.

The screen will display the Licence Agreement. You must agree to these terms and conditions before installing. Click **Next** to continue.

Select **Stand Alone** from the lists of installation options. Click **Next**.

Select the destination drive for your Mortgage Brain installation. It has been defaulted to the C: drive. But if you are installing onto a drive other than C: select the relevant drive letter from the drop down list and click **Next**.

You will then be given the option to make a backup of your existing files so select Yes or No and choose the destination. Click **Next**. Choose to work via the **Workflow Menu** or the **original Mortgage Brain** menu (you can change this at any time) and click **Next**.

Finally, click **Next** again to begin the installation.

Once the software has installed you may be prompted to restart your computer.

*\*If the set-up does not begin automatically, click **Start** and then **Run**. Type **D:Setup** at the Run Prompt. (Assuming D: is your CD ROM drive. If it isn't, type the **correct drive letter: Setup**).*

### 2.2 Registering your Mortgage Brain software

Please note: The following information should only be followed if you are installing for the first time or are switching systems. If you are loading the CD over an existing copy of the software then you may **not** need to re-register.

Open up the Mortgage Brain main menu by double clicking on the icon. Click on : **broker – updating and maintenance**, click **OK** to the message that appears and the *Toolbox* window will appear. If you are running the Mortgage Brain Workflow Application, select **Update** from the items on the right-hand side of the screen. Click the **Licensing** button at the top of the window.

Enter your own name and company details in the appropriate boxes.



To register, you need to contact our customer services on 0871 384 0194 quoting your **Site Reference** number (if you know it). Alternatively visit [www.mortgage-brain.co.uk](http://www.mortgage-brain.co.uk) and enter your details. Your new **Site Reference** number and **Validation Code** will then be emailed to you.

Please complete your company details before contacting customer services to ensure we can register you as quickly as possible.

You will be asked for the **Serial Number** that is displayed on your screen.

Customer Services will then provide you with a **Site Reference** number that should be typed into the relevant box in CAPITAL letters. **This is your unique number and should be quoted each time you contact us.**

You will then be given a **Validation Code** that should be typed in the relevant box again in CAPITAL letters. **(The Validation Code is only valid for the day that it is issued).**



Click **Register** - a message will appear informing you that you have registered. You will now need to perform an update before you can start using your software – please refer to Section 2.2

### 2.3 Updating your software

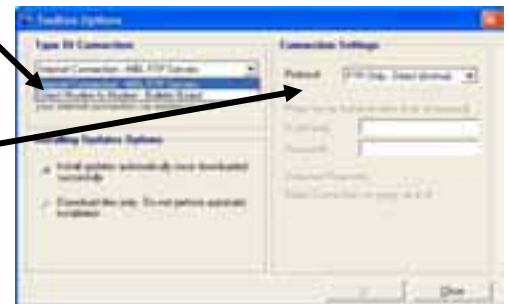
You can update your system via the Internet or a modem.

From the Mortgage Brain main menu, select : **broker – updating and maintenance or Update** from the Workflow Application . Click **OK** to the message and the *Toolbox* window will appear.



To select your preferred update method, click **Options** at the top of the window and select the **Type of Connection** – Internet or modem. Then select if you would like to automatically install updates to the software or just download the latest files.

Ensure that you have the correct settings under **Connection Settings** – you may need to speak to you IT person/department if you are unsure or call our support team.



When you have made your selections, click **OK**. Note - the system will remember your selections for future updates. To begin the update, click **Update** then read and click **OK** to the warning message. You can also tick the **Install updates** option at this point. Click **Get Updates** to begin the update.

The files on your system will then be updated, followed by the software updates (if you have opted to do so). When the update has finished, you will see a summary of what has been updated – to close this window simply click on the cross in the top right of the window. You can also access these details by clicking on the **Update Info** button in the *Toolbox* window.



### 2.4 Scheduling updates

You can schedule an update for later by clicking on the **Scheduler** icon and selecting the time and day(s) that you want to schedule an update for. Click **Update Scheduled Job** to activate

the scheduler. (The **Stop Scheduler** will switch off any scheduled updates).

Please note: Our computer must be left on during the scheduled update time.

## 2.5 Registering for the Mortgage Trading Exchange (mte)

The Mortgage Trading Exchange (mte) is free for all Mortgage Brain users. When you have installed and registered your Mortgage Brain software you will also need to register to start using mte.

Open your Mortgage Brain system, select **mortgage : trading exchange** and click **Register** on the **mte Login** screen when it appears. You will be taken to the **mte** Registration website. Click the **New User** button and then click **Continue**. Read the Terms and Conditions and select the relevant options below. Click **Continue** to progress.



**Choose Password:** Enter a password, password hint and PIN number as prompted and click **Next**.

**Personal Details:** Enter your name and contact details and click **Next**. The star (\*) indicates required information.

**FSA Details:** Confirm that you are FSA regulated, enter your FSA number and click **Next**.

**Correspondence Details:** Your FSA registered address will automatically populate the next screen. Ensure this is the correct address for your **mte** registration. If someone else from your company has registered for mte previously, you will also have the option to associate your registration with the same company. Click **Next** to continue.

**Summary:** You will then see a summary of your registration, which includes your User ID, PIN number and password. You will also receive an email confirming your User ID. Please have a note of your details for when you login to **mte**. Click **Next** to continue.

**Additional Information:** You can now request **mte** training. It would be helpful to enter which sourcing system you use so that we have all of the relevant information to help deal with any queries in the future. You also have the opportunity to register with individual lenders at this point. Click **Contact Lenders** to do this

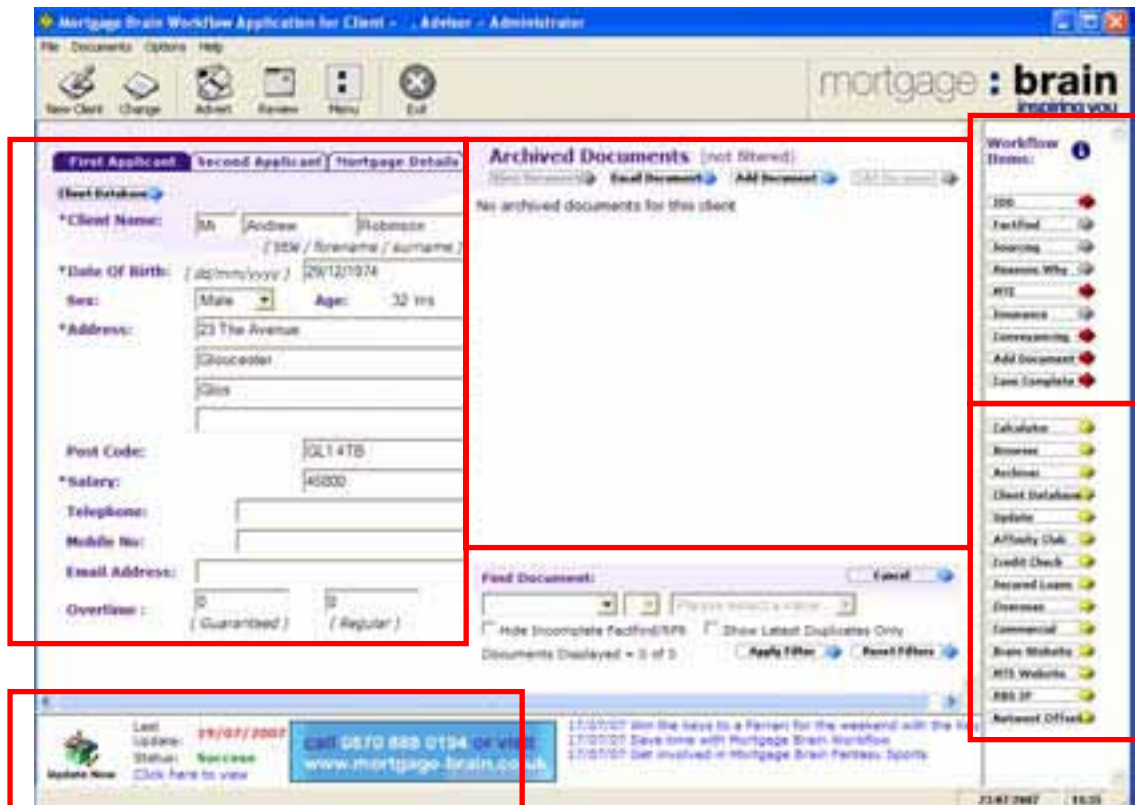
You have now registered to use mte!

### 3. Workflow Application

#### 3.1 Using the Mortgage Brain Workflow Application

The **Mortgage Brain Workflow Application** acts as a central hub for all work relating to a particular client. From this screen it is possible to confirm client and property information, as well as launch into any required application such as sourcing or reasons for recommendation letter.

The workflow screen is divided into five main areas: applicant / mortgage information, supporting documentation, workflow items, additional applications and update status.



### 3.2 Applicant / Mortgage Details

The client details allows for the entry of first and second applicant detail, and property information. Those fields marked with an \* are mandatory, and must be completed (client name, date of birth, address and salary in the case of first and second applicant).

The second applicant data entry screen replicates the first applicant, including mandatory fields, but includes the addition of a **Copy Address** button to allow the first applicant's address details to be used without re-typing.

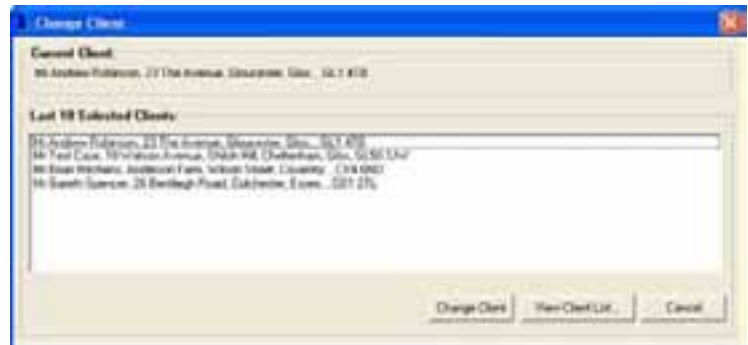
Once you have completed the name and correspondence address details for the first or second applicant, when tabbing to the next field you will be presented with an **Address Conversion** box. This box requires you to confirm whether the correspondence address is the same as the existing property address and amend where necessary.

The final tab allows for the entry of property information. Completing the loan required and deposit / equity available will automatically calculate the purchase price and LTV. A case review date can also be entered for the client at this point.

All items entered at this stage can be edited at any later point.

To add a new client at this stage, click on the **New Client** icon in the toolbar. To change the displayed client to one already entered onto the system click on the **Change** button. This will display a list of the last 10 clients accessed through Mortgage Brain; simply highlight the one required and click on the **Change Client** button.

If the client is not displayed in this list (as it has been some time since their case was last reviewed for example), then click on the **View Client List** button to display a list of all clients from which the one required can be selected. As your client list increases, you can use the filters option to locate the relevant record quickly and simply. Choose to search via **surname** or **forename** from the dropdown box and type in the required text.



### 3.3 The Workflow

Once applicant and mortgage details have been completed, the workflow menu can be used to launch required applications. Each workflow item is colour-coded to indicate whether it has been started or completed.

The workflow icons are located to the top of the menu, and coded red (not started), grey (require previous action to be completed) or green (completed).



The workflow items are placed in the anticipated order of completion, i.e. the **IDD** before the **Factfind**, which in turn is before Sourcing. However, it is possible to open, whichever application is required simply by clicking on it. If this is done prior to completing a previous element (e.g. sourcing is launched without an **IDD** being created), then a warning dialogue box will appear. To ignore the warning click on the **Yes** button and to prevent the warning box from appearing in future, ensure a tick is placed next to the Do not show again box.



### 3.4 IDD

Clicking on the **IDD** option will open up a dialogue box allowing the appropriate document to be selected. Once selected, this will open the IDD, and prompt for any additional information required. Once printed, the document will be archived for future use, and the IDD section of the workflow will be marked as completed.



### 3.5 Factfind

Clicking on the **Factfind** link will open the document seen to the left. This will pre-populate with already entered information, and allow for additional client information to be recorded. As with the data entry screens, fields marked with an \* are mandatory and must be completed. To ensure all required fields have been completed, click on the **Validate** button. Any outstanding items will be displayed in the left panel. Once the document is complete, save and return to the workflow. The factfind workflow icon will be green, and the document list will now display the completed factfind.



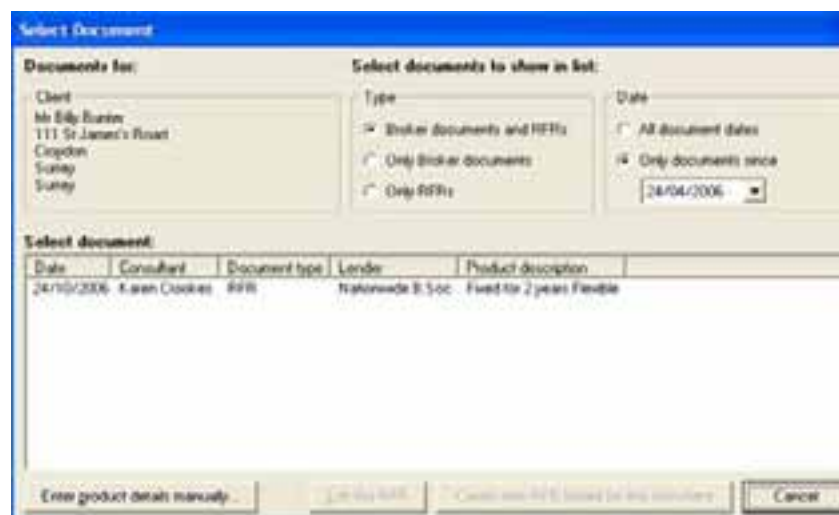
### 3.6 Sourcing

To launch into sourcing, select that option from the workflow menu. This will open the normal sourcing windows. Once sourcing has been completed, and any necessary KFIs produced, it is possible to return to the main workflow menu. Any KFIs produced within **Mortgage Brain** will now appear in the **Archived Documents** section, and the sourcing icon within workflow items will be green.



### 3.7 Reasons Why

Clicking on the **Reasons Why** icon in workflow items will open a dialogue box requesting the identity of the KFI to be associated with this reasons letter. If the KFI has been obtained outside of **Mortgage Brain**, then it is possible to enter the product details manually by choosing the appropriate option.

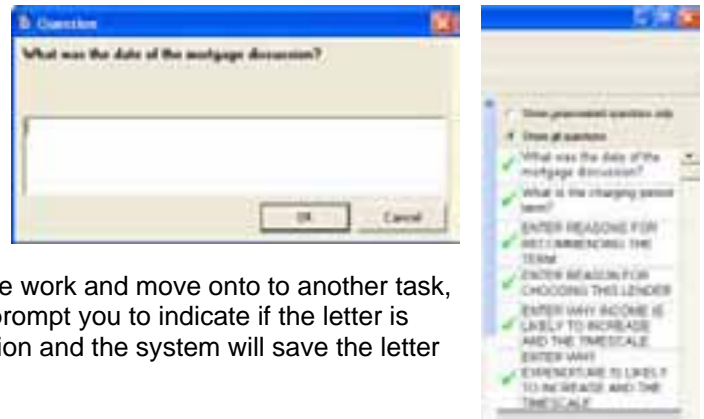


With the appropriate **KFI** selected, the main **RFR** window will now open.

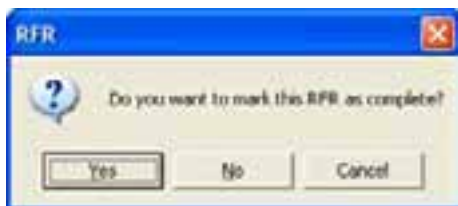


Within the application, a list of unanswered questions will appear to the right. Double-clicking on the question will open a dialogue box allowing for the appropriate information to be entered.

Once questions are answered, the red crosses will change into green ticks.



When finished editing the RFR, or to save the work and move onto to another task, click on the **Save and Exit** button. This will prompt you to indicate if the letter is complete or not. Choose the appropriate option and the system will save the letter and return to the workflow screen.



The RFR will now be added to the **Archived documents**, and if complete the icon in the workflow items section will turn green.



### 3.8 Mortgage Trading Exchange (MTE)

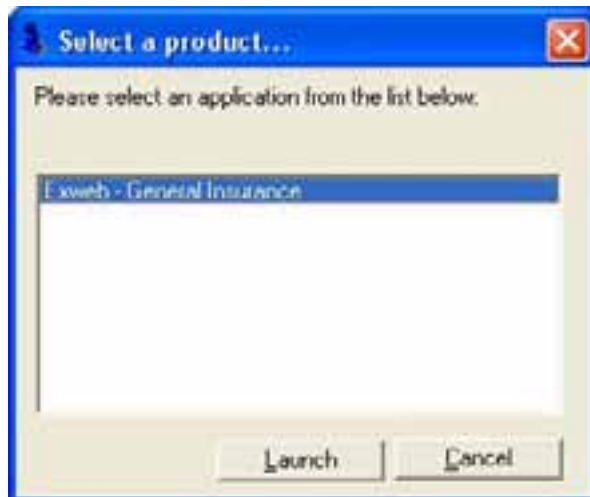
To launch into **MTE** click on the option in the workflow menu.



This will bring up the **MTE login** box for access to the application. Note that it is still possible to launch into MTE from sourcing results, once a KFI has been completed for a product where the application form is available on MTE.

### 3.9 Insurance and Conveyancing

Clicking on the insurance or conveyancing link will open a dialogue box listing the respective applications that are available. Select the appropriate application, and click on **Launch** to access.



### 3.10 Add Document

This aspect is covered in the section on document management 3.12.



### 3.11 Case Complete

This will open a dialogue box allowing for the entry of a review date, as well as any specific client notes required.

Once saved this will be added to the current client record, and can be seen by clicking on the **Review** button from the main screen.

### 3.12 Documentation

A number of documents will be created during the advice process. Each client's documents are displayed under the **Archived Documents** section of the main screen.

This list will display the date the document was created, as well as the type of document and document details. To view any of these documents, click on the document in the list, and then the **View Document** button, which is located above the date column.

In some cases it is possible to edit the document. Highlight the document to be edited, and click on the **Edit Document** button.



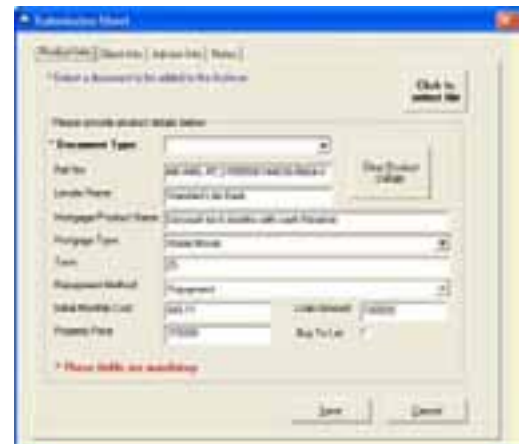
Documents produced outside of **Mortgage Brain** can also be added to this list in order to provide a full compliance tracking for the case. For example, an externally produced **KFI** may be added. To do so, click on the **Add Document** button – either above the document list or from the workflow items.

This will open a dialogue box, which allows the selection of the document to be added (click on **Click to select file** and locate the required document). Details of the document and product can be added, as well as any specific note.

Clicking on **Save** will add this document to the list, and make it available from within **Mortgage Brain**.

As the number of documents archived increases, it is possible to filter those displayed within the document list.

Using the drop down options under the **Find Document** heading select the parameters required and then use the **Apply Filter** button.



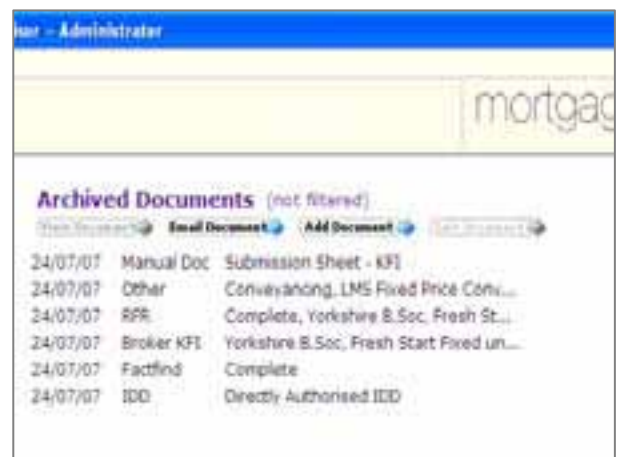
This filter can also be used to remove incomplete RFR documents from the list or older duplicate documents by clicking in the appropriate tick box.

To remove all filters applied, click on the **Reset Filters** box.



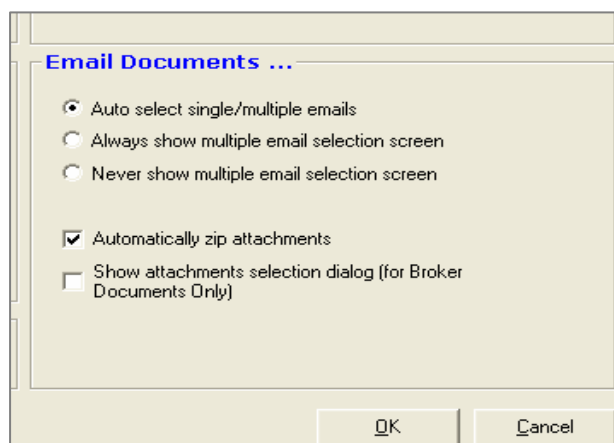
The new email option that is now available in workflow, allows you to easily send out copies of sourced product documents or any documents that have been added to the client's file.

Click on the **Email Documents** option to display a window containing all the client's archived documents. Select the documents you wish to email by placing a tick in the box provided and click on the **Email** button. A new message, with the documents attached, will open up in your default email program ready for you to send.



A number of new email related settings have been added to the **Set Workflow Options Screen**, which you can preset by selecting **Options** and **View Options**. These include:

- Never show multiple email selection screen.
- Always show multiple email selection screen.
- Automatically zip attachments.
  - Show attachment selection dialog e.g. being prompted to specify which documents you wish to attach to the email before you send (Broker documents only).

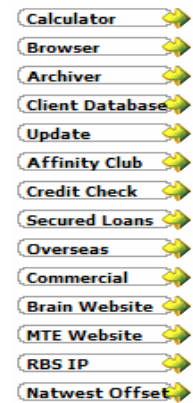


You can preset the following email settings by clicking the Options icon in the main Protector - Archiver window and selecting the *Email* tab:

- The destination email address
- The email subject line
- The email message

### 3.13 Additional Applications

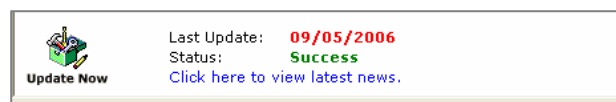
As well as the client data, documentation and workflow items, it is also possible to launch a number of additional applications from the client screen. These are listed below the workflow items, and by default have a yellow icon.



- **Calculator** - launches the mortgage calculator, allowing for the calculation of a monthly repayment with just loan, term and manually entered interest rate.
- **Browser** - opens the mortgage product viewer, allowing the display of all mortgage schemes on Mortgage Brain without any filtering.
- **Archiver** - launches the archiver application. This will display all archived documents for all clients, and also allow for document deletion if required.
- **Client Database** - opens the complete client database if required.
- **Update** - opens the Toolbox application. This allows for the entering (or amending) of licence information, as well as permitting specific updating options. See Updating below.
- **Affinity Club** - A direct link to the Affinity Club website so you can find incremental products to benefit your customers.
- **Credit Check** - A direct link to Experian, a market leading credit information provider, allowing advisers to offer free credit checking to their clients.
- **Secured Loans** - A direct link to our Secured Loan Trading Exchange (SLTE) to choose from 17 lenders to find the plan that suit your clients' needs.
- **Overseas** - A direct link to Conti Financial Services Ltd if your client requires a mortgage to purchase an overseas property.
- **Commercial** - A direct link to Commercial Mortgage Solutions (CMS) if your client requires commercial mortgages and bridging facilities.
- **Brain Website** - opens the Mortgage Brain website.
- **MTE Website** - opens the Mortgage Trading Exchange website.
- **RBSIP** - opens up the RBS Intermediary Partners website.
- **Natwest Offset** - a direct link to the Natwest's flexible mortgage calculator.

### 3.14 Updating

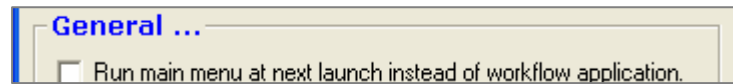
Although the **Update** button in additional applications is required upon registering Mortgage Brain, the **Update Now** icon towards the bottom of the screen is used for everyday updating. Clicking on this button will start the update, and automatically return the user to the workflow screen once complete.



This section will display the date of the last update (in red if more than one day old), the status of the last update, and a link to display the latest news.

### 3.15 Additional Options

It is possible to return to the older style Mortgage Brain interface by selecting the **Options – View Options** menu item. Click '**Run main menu at next launch ...**' to activate. To return to the Workflow menu, select that option from the main menu.



When cases come up for review, the system automatically prompts you with a pop up window when accessing the **Workflow Application**.

Click on the **Review** button situated within the main workflow screen to view a list of all cases that now require action. Once the client has been dealt with you can click on the **Complete Selected Diary Event** and change the status to **Complete**.



## 4. Getting the most from your Client Database

### 4.1 Introduction to Manager – Client Database

You only enter client information once

**Manager – Client Database** is the focal point of the Mortgage Brain software. You can capture client information and use it to pre-populate point of sale compliance documentation and lender electronic application forms. In fact, by completing all the data fields within the **Client Database**, 65% of a typical lenders application form/AIP will be pre-populated.

#### More than just a database

**Manager – Client Database** is more than a simple database – it is a comprehensive client management system that includes a diary, search facility, letter mail merge facility and the ability to create customised data fields. You can also import, export and synchronise client data, allowing you to manage your **Client Database** efficiently and easily.



#### Accessing Manager – Client Database

Simply select **manager : client database** from the Mortgage Brain main menu. A front screen will appear with six options, all of which will become self explanatory as you read this chapter. When entering the **Client Database** for the first time, click on **Enter New Client Details**.

#### Consultant Details window

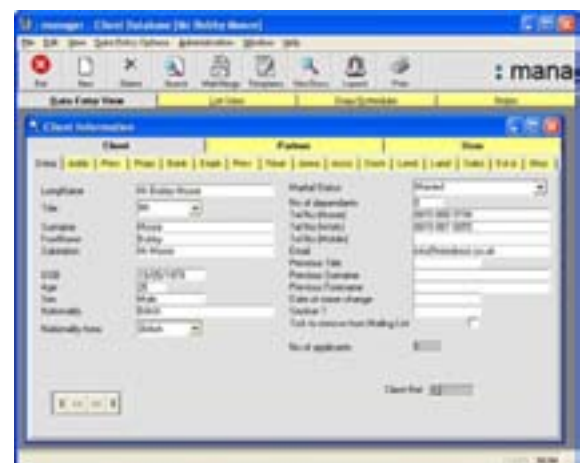
When you first enter the Client Database after installing or upgrading your Mortgage Brain system you will see the Consultant Details window. This will allow you to enter your specific consultant details. These will appear on future printed client documentation. The window can also be accessed in the future by clicking the drop down menu View and selecting Consultant Details.

### 4.2 Entering client information

If you see an upgrade message when you first enter the **Client Database** simply click **OK** to continue.

There are four main headings within the **Client Database** – *Data Entry View*, *List View*, *Diary/Scheduler* and *Notes*. Client information is entered into the *Data Entry View* window, within which there are three sub sections – *Client*, *Partner* and *User*.

The *Client* and *Partner* sections are all pre-programmed - so the more information you collect in these sections, the less information you have to collect later on in the sourcing process. The *User* section is detailed on Page 22.

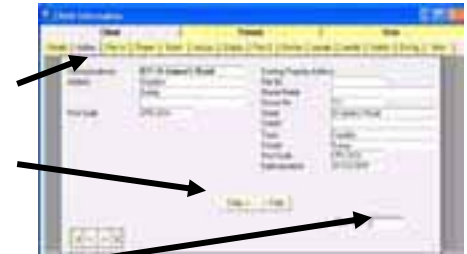


Enter your client's details into the relevant fields, using the tab key to move from one field to the next. Click on the various tabs within the *Client* record, i.e. **Address** and continue to complete the relevant information. When you have entered your client's details, click on the *Partner* section and enter their partner's details in the same way (if applicable).

You can record ad hoc information on your client under the *Notes* section.

#### Tips for entering client information into the Client Database:

- In the **LongName** field enter your client's details in Title-Forename-Surname format, e.g. Mr John Smith. Press the tab key and the name will automatically populate the **Title**, **Forename** and **Surname** fields.
- Enter the data of birth in ddmmyyyy format.
- In the *Address* tab, you can enter your client's correspondence address and their existing property address. If the addresses are the same, you can copy over the details rather than retype them by clicking the arrow pointing to the address you want to copy the details to.
- You can also enter your client's residential status into the *Address* tab along with their current mortgages details.
- In all of the client tabs, you will see the Consultant for this client and a **Client Ref** number in the bottom right hand corner. Every client will have an individual reference number, which you can use when searching for a particular client (see Page 22).
- When you have entered your client's details you can copy common details, e.g. the correspondence address, into the *Partner* section. To do this, click on the relevant section within the *Partner* section, e.g. *Address*, click on the drop down menu *Edit* and select **Copy Common Details**.
- Other tabs in the Client Database enable you to enter your clients' employment details, monthly outgoings, property details and more. The information entered here will speed up the time it takes to find the right mortgage for your client during mortgage sourcing.
- **Top Tip:** The more information you enter into the Client Database, the more fields in a lender application form/AIP will be pre-populated in mte saving you time and ensuring that you secure your clients' funds quicker.



### 4.3 Viewing a list of all your clients

The second main heading within the **Client Database**, *List View*, will list all of your clients within the **Client Database**. You can order the clients by clicking on any column heading. Clicking once will order the columns alphabetically/numerically in ascending order. A second click on the column heading will order the clients in descending order.

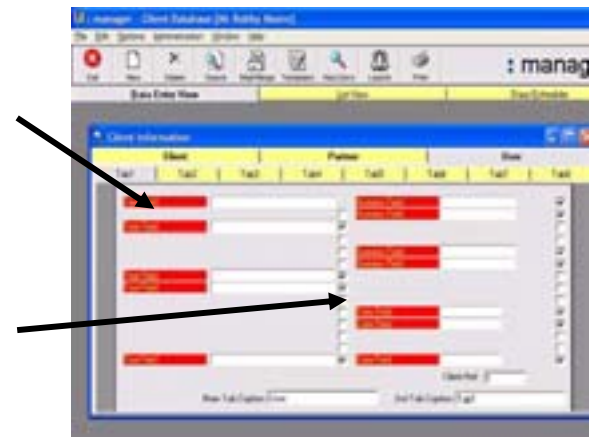
#### Searching for clients and client details:

You can search for a particular client in the *List View* screen by clicking the **Search** icon at the top of the screen and entering the first few letters of the client's surname, a client reference number, or a space to display all clients. The results of your search are then displayed. If more than one client is displayed in your search, you can click on an individual client. Click **Display** to view that client's record. You can also find a client's record by clicking on one of tabs, and typing the first few letters of their surname into the *Find* box.

#### 4.4 Creating your own data fields

The third heading within *Data Entry View, User*, allows you to create your own data fields. There are 8 tabs that can be customised in total. To do this, click on one of the eight tabs, and then click on the drop down menu **Data Entry Options** at the top of the screen and select **Data Entry Design Mode**. This will highlight the fields within *User* in red.

Type your field name in the red box. For example, if you were creating a tab with details of your client's redemption penalty, the first field might be **Lender Name**. To remove fields you don't need, uncheck the tick – this will leave a blank space making it easier to view the fields you want. (They can be switched on again by putting a tick back in the box.)



Note – text fields will accept text and numbers, numeric fields will only take numbers, and date fields will only take the date in a date format, e.g. ddmmyyy.

#### Naming the tab

Note – the Data Entry Design facility should still be switched on. At the bottom of the tab there is a box called **Main Tab Caption**. Delete **User** and type in a new heading, i.e. **Other Info** or **Additional Info**. Likewise, rename the **2<sup>nd</sup> Tab Caption** with the new name of the tab, e.g. **Redemption Details**. When you have finished creating new tabs, click on the drop down option **Data Entry Options** again and select **Data Entry Design Mode**.



#### Creating your own filing system

You have the ability to create up to 8 tabs across but as many 'deep' as you want. So for example if your client had more than one mortgage, i.e. a residential mortgage and a Buy to Let mortgage, there might be different redemption details for each mortgage. You can record and file the details of both mortgages within the same tab in the *User* section.

The **New Tab** icon at the bottom of the screen allows you to create this filing system. The numbered icons at the bottom of the screen indicate extra files within each tab. Clicking on the number will access another file. To remove an additional file, click the **Delete** icon.

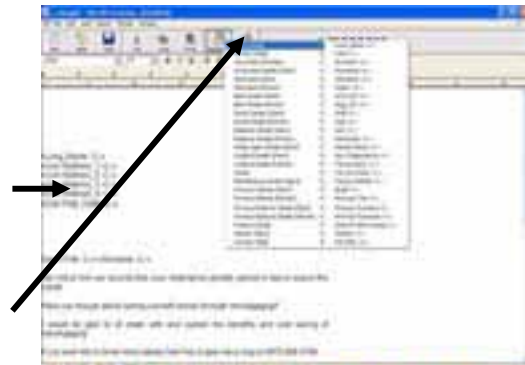
You can edit any of your customised information tabs at any time by following the same process described above, so if you want to change or remove any sections in the future you can do so with ease.

## 4.5 Creating template letters and mail merging with client records

In **Manager – Client Database** you can create a number of standard letters to send to particular clients or all of your clients.

### Creating template letters

Click on the **Templates** icon at the top of the **Client Database** screen. This opens a word processing document, which you can type directly onto. You can insert mail merge fields that pick up standard client details already entered into the database. To do this, click the **Merge Field** icon to display a list of all tabs available and the fields within these tabs. To enter your client's name, highlight **Client Details**, follow the arrow across to the right and select «**Long\_Name -C-**».



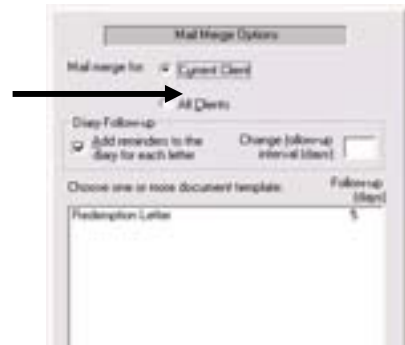
The system will then pick up the required data within the merge field, e.g. **Mr J Smith**, and insert it before printing the document. You can include as many of the available mail merge options as you wish, providing that you have already entered the relevant information in the client's record. To save the letter, click on the **Blue Disk** icon at the top of the screen, give it a name and click **OK**. Exit the letter template by clicking on the cross in the right hand corner of your screen.

You can also include 'common' mail merge fields such as the date, time and your (consultant) name. To do this, click the **Merge Field** icon and highlight **Common Fields**, which you will find at the bottom of the list of tabs available. Then select the relevant merge field, e.g. «**SHORT DATE**».

You can edit letters once they have been created by clicking the **Templates** icon, and then, when the word processing document opens, clicking the **Open** icon and selecting the letter from the list that appears.

### Merging a letter with your client(s)

You can merge a letter with a single client or all of your clients. (When you have run a query after creating a letter – see page 24 – you will be able to select a group of clients.) To do this click on the **Mail Merge** icon at the top of the **Client Database** screen. A box will appear displaying the mail merge options. The system has an automatic 5-day follow up flag built into the diary, which you can alter. You can deselect this option by removing the tick from the box.



Select the appropriate options and highlight the stored letter you would like to send. Click on the **Display** button to merge the clients' details with the letter.

Your clients' details will then be picked up and inserted into the merge fields in the chosen letter. To print the letter, simply click on the **Print** icon. When the document has been sent to print an option will appear asking if you want to save the document. By saying yes, to this message, the **Client Database** will record when this letter was sent to the client, so you have a full archive of mailshot campaigns in the **Diary Scheduler** refer to Page 24. If you want to save the mail merge without printing it, simply click on the **Save** button. An automatic entry will be inserted into the *Diary/Scheduler*.

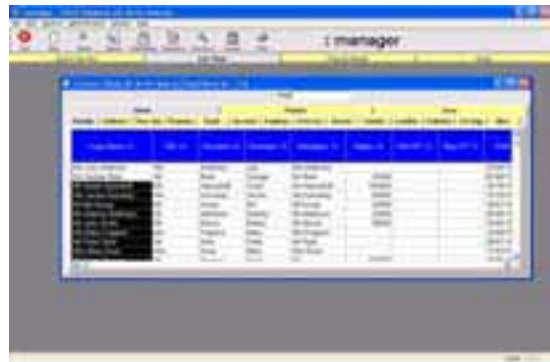
## Viewing letters

You can view letters that have been merged with clients by clicking on the **View Docs** icon. You will be able to see what letter has been sent to whom as well as view the letter itself. You can look at documents that have been merged with all clients or just your current client by selecting the relevant tab.

## 4.6 Targeting a specific group of clients

The **Client Database** allows you to search for and target a specific group of clients. You can access this facility in *List View*, one of the four main headings within the **Client Database**. You now need to run a query and produce a report.

To do this, click on the drop down menu *List View Options* at the top of the screen and select **Query Wizard**. This displays the *Query Wizard* welcome box.



Select **Create a new query** and click **Next**. Enter a name for the query and click **Next** again. You will be taken into the *Query Wizard* where you can start building your query.

For example, to create a query that will select all of your clients who earn more than or equal to £25,000 per annum and live in Croydon:

First, click **Add** to display the *Query Options* box. Then click **Fields** and select the category and field you require. In this case, the category would be **Client Details** and the field would be «**Salary -C-**».



Select the **Method Of Comparison**, which would be *More Than/Equal To* in this case. In the **Value To Compare Item With** box, you need to type in the answer you are looking for, i.e. 25000 (salary = £25,000). Click **OK** when you have selected all of the necessary options.

The second part of this query requires them to live in Croydon, so you will need to click **Add** again in the *Query Wizard*. This time you will notice a new option in the *Query Options* box – **AND/OR**. Select **AND** for this example as you want to fit both criteria (salary and location), rather than one **OR** the other.

Click on **Field** and select **Address (Client)** and then «**Corr Post\_Code -C-**». Now select the **Method of Comparison**, e.g. **Begins With** in this case. In **Value to Compare**, type in the first part of the postcode (CR = Croydon).

The query will now be listed in the *Query Wizard*. You can keep building the query with more criteria if you wish, as there is no limit to the number of rows you can complete. Once you've finished creating the query, click **Finish**.

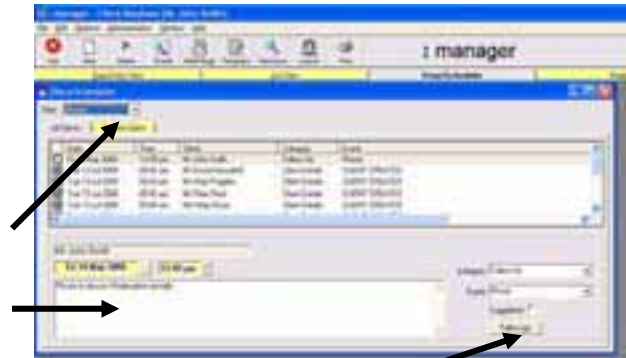
The system will now automatically display the list of clients who fit into the required criteria. The name of your query is clearly displayed at the top of the list.

## 4.7 Recording dates in the Diary/Scheduler

**Manager – Client Database** has a detailed *Diary/Scheduler* – the third main heading within the **Client Database**

The system records diary events for you, e.g. it will create a record each time a new client is created.

To add a new event in the diary yourself, simply select the client you would like to create the event for in *Data Entry View* or *List View*, go to the *Diary/Scheduler* and click on the *Current Client* tab. Then click **New** at the top of the screen. Enter the details of the event in



the white box and enter the relevant **Category** and **Event** (or type in new ones). Enter the correct date and time for the event if necessary. If the event has already been carried out, tick the **Completed** box. If a follow up to the event is required, click **Follow-up** and enter the details.

You can view diary events for **All Clients** or the **Current Client** as well as filter events by date, category, incomplete etc by selecting the relevant options in the top left hand corner of the *Diary/Scheduler* window.

The *Diary/Scheduler* automatically archives information once it is over three months old. To retrieve archived entries, or change the auto-archive settings click on the drop down menu *Diary* at the top of the screen and select *View Archived Events* or *Diary Settings*.

## 4.8 Setting up an administrator on your Client Database

There is an *Administration* drop down menu at the top of the **Client Database** screen. This is only available to the **Client Database** administrator (the main/first consultant on the **Client Database**) and allows you to:

- Create and delete additional users (for when there is more than one consultant using the same computer). Click *Administration* and select **Manage Consultants**. Create a user by clicking **Add**, entering their information into the fields provided and clicking on **Save**. Delete a user by highlighting them from the list and clicking on **Delete**. When you do have more than one user, a *Security* box will appear when you enter the **Client Database**, listing the names of all users. Using the **Manage Consultants** screen, you can also set and/or change a password and change the consultant name.
- Transfer clients between consultants - click on *Administration* and select **Transfer Clients**. You can transfer all clients or individual clients.
- Share client data with other Mortgage Brain installations on your company network - click on *Administration* and select **Manage Consultants**.
- Compact and Repair the **Client Database** - contact Customer Services before using either of these options on 0871 384 0194 or email [helpdesk@mortgage-brain.co.uk](mailto:helpdesk@mortgage-brain.co.uk)
- Back-up and restore client data.

If you are the Administrator on your Client Database and would like training and/or a more detailed Userguide, please call 0871 384 0194.

## 4.9 Saving/restoring your client data

Saving your client data

You can backup your client data onto a CD or onto your hard drive. The backup procedure is a simple step-by-step process, as is the subsequent restoration process.

Click on the drop down menu option *Administration* and select **Database Utilities** and **Backup/Restore Path**. The default back-up path is to the *CDB* folder within the main *MBL* folder that is installed on your computer. However, it is recommended that you save your information on another part of your hard drive. For example if you back-up to the My Documents on your computer you will then be able to copy the file onto a CD.

To change the back-up path, click **Change**, specify the location you want to back up to and click **OK**. When you have selected a path, click on *Administration* again, click on **Database Utilities** and then select **Backup Database**. You will then see the *Preparing for backup* box.

Click **OK**. The **Client Database** will then backup your client data to your specified location. When the process is complete, you will get the *Backup Successful* message. Click **OK** and the **Client Database** will restart.

Restoring client data will override and replace any data already on your client. To merge two client databases together, see below.

### Restoring your client data

As in backing up the **Client Database**, when you are restoring client data you need to click on *Administration*, select **Database Utilities** and then **Backup/Restore Path**. Select the path from where you wish to restore your client data – if you are restoring from a CD simply insert the CD and locate the CD drive and then the file containing your **Client Database**.)

Go back into *Administration* select **Database Utilities** and then **Restore Database**. Once the restoration process has finished, your **Client Database** will automatically restart.

Back up your Client Database regularly to avoid losing data if you have problems or need to re-install your software or you want to change computers.

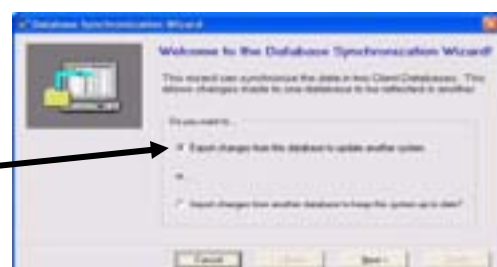
## 4.10 Synchronising two Client Databases

The *Database Synchronization Wizard* allows you synchronise two separate versions of the Mortgage Brain **Client Database**. For example, if you were working remotely on a laptop, and wanted to incorporate any new client information into your main **Client Database** on your desktop back in the office, the *Database Synchronization Wizard* will allow you to do this.

In the **Client Database** on your laptop, go to *Data Entry View*, click on the drop down option **Administration** at the top of the screen, and select **Synchronize Databases...**

Select **Export changes from this database to update another system** and then click **Next**. Select the dates that the export should span, e.g. 04/02/2003 to 10/03/2003 and click **Next**.

You will also be given the option to **Include changes already exported to earlier synchronization files**.



You can export client records for all consultants (if you have more than one set up in your **Client Database**) or just one consultant. Select the appropriate option and click **Next**.

Select the directory that you wish the file to be saved to and then click **Next**. A box will then appear confirming where the file will be saved. Click **Finish** to save the file.

Transfer the saved file to another computer (e.g. via floppy disk or email), open **Manager – Client Database** and select **Synchronise Databases...** from the *Administration* menu. The *Database Synchronization Wizard* will appear. Select **Import changes from another database to keep this system up to date?** Click **Next**.

Select the directory that the file has been saved to and click **Next**. A warning box will appear informing you that this process will change the client data held in the **Client Database**. It will amend and update your data, **NOT** overwrite it. Click **Finish** to complete the synchronisation process.

## 4.11 Importing & exporting client data

### Exporting client data to 3<sup>rd</sup> party software

The *Export Wizard* in **Manager - Client Database** allows you export client data from your **Client Database** to other 3<sup>rd</sup> party software such as Microsoft Excel.

To do this, click on the drop down option *File* at the top of the screen and select **Import/Export** and then **Export Wizard**.

Select **All Clients** or **Selected clients**. When you have run the *Export Wizard* at least once, you will be able to export the same list of clients by selecting **Use a previously created export specification**. Likewise, when you have completed a query (refer to Page 12), you can re-use the same list of clients by selecting **Clients extracted by a query that you created earlier**. Click **Next**. If you have chosen **Selected clients**, tick the box next to the clients you want to export and click **Next**.



Make sure **MBL Client Database** is selected. Click **Next**. You have the option to export from all tables, only those that contain data or you can specify which fields and tables you wish to export, e.g. **Client Details – Surname, Salutation**. You can also include the **ID field** (client reference number) and any **Diary Items**.

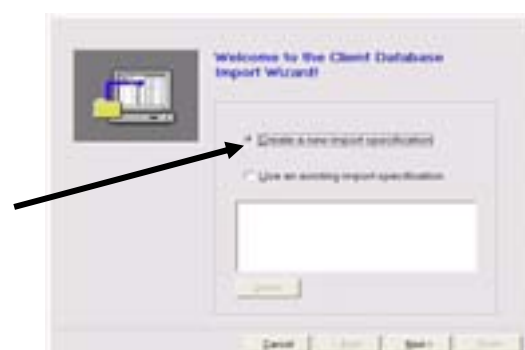
Select the option that you require and click **Next**. If you have decided to specify what tables and fields you wish to export, select them and click **Next** again.

Select the format you wish to export the data in, *CSV* or *Text*, and click **Next**. Enter the name and path of your export file by clicking on **Choose File**. If, for example, you are exporting your client data to a floppy disk, then you will need to locate the **A:\** drive in the **Save In** box. Enter the filename and click **OK**.

Click **Finish** to complete the export. You will get a message confirming that the process is now complete.

### Importing client data from 3<sup>rd</sup> party software

The *Import Wizard* in **Manager - Client Database** allows you import client data into your **Client Database** from 3<sup>rd</sup> party software such as Microsoft Excel. To do this, click on the drop down menu *File* at the top of the screen and select **Import/Export** and then **Import Wizard**.



Select **Create a new import specification**. The second option, **Use an existing import specification**, can be used once you have saved previous import specifications. Click **Next**.

Click **Select** to locate the file you wish to import. CSV is the default file type to import, although you can also select TXT files, MDB files or All Files. When you have located the file that you wish to import, highlight it and click **Open**.

If the first row in the file you are importing includes the headings for your client data, tick the box. You then need to indicate what row in your file you would like to start the import from, the date format (i.e. UK or US) and the delimiter character (the character that divides your columns, e.g. comma). Click **Next** to continue.

The next screen displays the columns contained within the file you wish to import. If you are importing a file originally exported from another version of **Manager – Client Database** the system will automatically match the columns in your file to those in the **Client Database**. If you are importing a different file, then you need to click on each column heading in turn, click **Import Column**, select the relevant **Table** (e.g. **Client Details**) and **Field** (e.g. **Surname**) from the list and click **OK**.

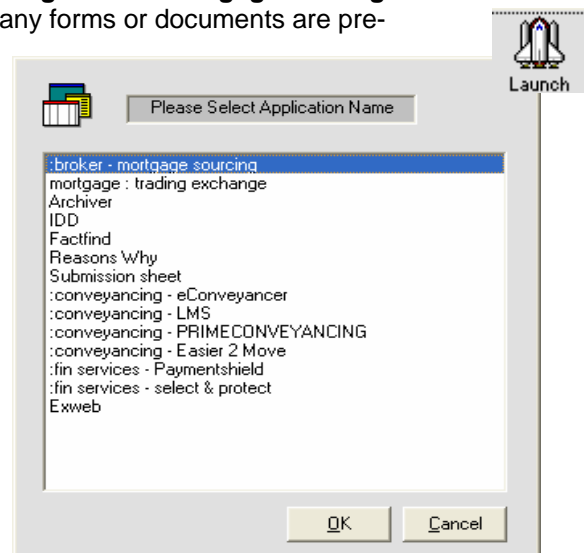
When you have selected all of the columns you wish to import, and the fields they are to be imported to, click **Next**. The system will display a sample of the data that you are importing. You can save this import specification - click **Save**, give it a name and click **OK**. To complete the import process, click **Finish**. A window will now appear confirming that the *Import Wizard* has successfully imported the data into your **Client Database**. To close the wizard, simply click **Exit**.

#### 4.12 Launching from the Client Database into Broker - Mortgage Sourcing

When you have completed all of your client's details you can launch into other areas of Mortgage Brain, including **Broker – Mortgage Sourcing** and the **Mortgage Trading Exchange**, and transfer your client's details so that any forms or documents are pre-populated.

To do this, simply click on the **Launch** icon at the top of the **Client Database** screen and a window will appear listing the various modules within Mortgage Brain that you can launch into. To source a mortgage for your client, select **Broker – Mortgage Sourcing** and click **OK**.

Please note: exactly what you will see will depend on which version of the software you have. For example, if you belong to a corporate you may not see the financial services options.



## 5. Find the right mortgage product for your client in seconds

### 5.1 Introduction to Broker – Mortgage Sourcing

**Broker – Mortgage Sourcing** is the most accurate and compliant mortgage sourcing system in the UK.

- Verified product details – Mortgage Brain is the only sourcing system to provide verified products (identified by a green ‘traffic light’ next to the product).
- Proactively checked KFIs – identified by a blue square next to the product for that extra level of confidence.
- Affordability calculator – to ensure you source only those mortgages that your client can afford.
- Income multiple overrides – You no longer have to go direct to individual lenders for specific cases
- Additional filters – including property details, overhang and tie-in periods, BTL, verified products and KFI checking, product features, fees and adverse.
- A clear and comprehensive remortgage report
- Direct link to Experian
- Plus much, much more...

When you launch into broker from the **Client Database** or the **Mortgage Brain Workflow Application** your client's details will automatically pre-populate the relevant search fields, saving time and effort and reducing the possibility of re-keying errors.

## 5.2 Before you source a mortgage – the Initial Disclosure Document (IDD)

Prior to sourcing the mortgage for your client, you can complete the **Initial Disclosure Document (IDD)**.

Click on the **IDD** icon along the top of the *Mortgage Sourcing* window, select the correct **IDD** from the pop up box that appears and click **OK**.

**IMPORTANT:** The type of IDD(s) you will see will depend on your status, i.e. Directly Authorised or Appointed Representative, and the requirements of your network.

To complete the **IDD**, simply tick the appropriate boxes.

You can insert images (e.g. your logo), mail merge fields (from the **Client Database**), page breaks and additional check boxes in the *Scheme List* window. Click on the **Customise** icon and select the last tab – *RFR*. Click on the **IDD** icon at the bottom of the window and select the letter you want to edit. You can edit text by typing onto the form or using the formatting icons. To add images, checkboxes and merge fields. Click the **Disk** icon to save the changes. You can restore the default IDD at any time by clicking the **Restore MB default IDD/other documents** button in the *RFR* tab.

When you have completed the form, you can save and/or print it by clicking on the relevant icon(s). To close the **IDD**, click on the **Exit** icon (cross in red circle).

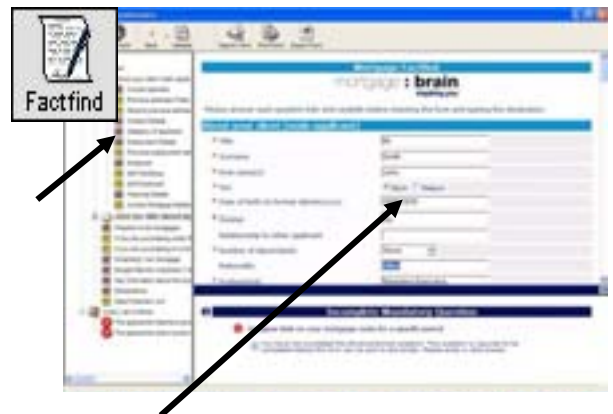


## 5.3 Before you source a mortgage - completing the Factfind

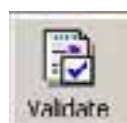
Before entering your client's details and searching for available mortgages, you will also need to complete the client's **Factfind**.

Click the **Factfind** icon along the top of the *Mortgage Sourcing* window.

The page is divided into two parts with the left hand side of the screen allowing fast and straightforward navigation of the form, and the right hand side of the screen containing the form itself. Clicking on the plus sign (+) next to headings in the navigation window will open up the list of sections that need to be filled out. You can move from one part of the form to another by simply clicking on that section of the form in the *Navigation* window.

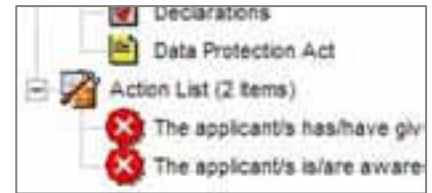


If you originally launched into **Broker – Mortgage Sourcing** directly from the **Client Database** you will notice that your client's details will have pre-populated the form. Complete the rest of the form by using the navigation window and the tab key to move from one field to the next. As you complete each section you will notice that the yellow pages in the *Navigation* window change to red ticks.



When you have completed the **Factfind**, click on **Validate** at the top of the screen. If there are any mandatory fields that have not been completed or are incorrect, they will be highlighted under the **Action List** in the *Navigation* window. If you click on a section in the **Action List** then details of what is incorrect or incomplete will also appear at the bottom of the *Factfind* window.

You can click on each item in the **Action List** to go straight to that section and complete or amend the details. When they have been entered or corrected the red cross will turn into a green tick.



Click **Save** at the top of the screen to save the form. It will then be saved in the client's record within your **Archiver**. See Page 48 for details on the **Archiver**.

Any additional client information added at this point will automatically update the appropriate field(s) in the client's record in the Client Database.

Click **Close** to return to the *Mortgage Sourcing* screen - you will automatically be asked if you want to save the form when closing. If you click **Yes** you will then be asked if you wish to view the form. Clicking **Yes** again will open the form as a PDF. You can then print the form and/or save it to a location of your choice, e.g. a folder on your hard drive.

Other options within the **Factfind** include **Search** for a particular word or phrase in the form and **Export** the form.

You can edit the client's Factfind as often as you want by simply opening it and editing/adding information.

## 5.4 Setting up a panel of lenders

To set up a panel of lenders, click the **Groups** icon in the top left of the *Mortgage Sourcing* window. You can customise up to three lender panels so that mortgage sourcing is only carried out with preferred lenders.

If you belong to a network, you may find that your panels are already preset so this icon may not be available to you.



To set a preferred lender panel, click on the text of one of the available panels and delete, e.g. **Group4 - Not Set** and name the panel as required. In the *List of Companies* on the right, highlight the lenders that you would like to include in your panel in turn, and tick the box next to your new panel name.

You can also set a panel to only include lenders from a particular region or country and those who will consider specific requirements, i.e. Consider CCJ's. To do this, click the **Conditions** icon at the top of the screen. Tick the box next to your new panel name and select the relevant options – the type of lender you want to include, a specific country and/or any specific requirements. Once you have done this, tick **Modify All Lenders** and click **OK** to return to the *Groups* window.



You can view which lenders are now included in your panel by clicking the **Review** icon at the top of the window and scrolling across until you see your panel name. Each panel that has been set up, including the preset panels, will list in alphabetical order the lenders included in that panel. You can print these lists by clicking the **Print** icon at the top of the window.

The **Collapse** icon will close any open folders (shown in yellow) in the *List of Companies*.

## 5.5 Completing the search criteria and sourcing a mortgage

When you launch in **Broker – Mortgage Sourcing** from the **Client Database** or the **Mortgage Brain Workflow Application** your client's details will automatically populate the relevant fields, e.g. date of birth and basic salary.

### First & Second

Complete the rest of your client's details including any **Applicant**: overtime and the correct references option.

### Initial Rate Type

Select the Initial rate types that best suit your client, e.g. *Fixed*. If you would like to source **Fixed** mortgages tick the box. You can refine your search by ticking **Exact match** - for example, if you are looking for a variable scheme that has a discount attached, tick the **Variable** and **Discounted** boxes and then **Exact match**. Only mortgage products that contain both elements will then be displayed in the search results.

### General Info

Select the appropriate description of your client, e.g. *Home Mover* and specify which lender panel you would like to search with, i.e. **All Lenders** or your own panel of lenders. Next, select type of loan, e.g. **Repayment**, and whether they require a house or flat.

If you are a member of a network or club you may be required to first source a pre-defined panel of lenders chosen by your network. Depending on your network you may have the option to subsequently search **All Lenders** – click the Search icon when you have entered all of your client's requirements and, when the *Scheme List* window appears, click the **Back** icon. The option to select lenders should now be available.

### Rate Control

Select the most appropriate rate control period for your client.

### Search Tabs

There are four search tabs in all. The one selected is grey whilst the other three will be yellow. These are four different searches and will produce different search results so **you should only ever complete one of the tabs**, depending on which one is most suitable to your client. Select one of the four tabs and enter the relevant details. The four search options are:

- Loan & equity
- Loan to value percentage & property valuation
- Deposit or Equity
- Valuation

## 5.6 Split Loans

You now have the ability to specify the split you require prior to sourcing a mortgage for your client. This allows you to provide an accurate comparison at scheme list stage as the system can now calculate the correct monthly payments from the out set.

Choose the mortgage split required from the dropdown options on the **Mortgage Details Input Screen** and click on the **Search** button. The **Split Loans** window will appear ready for you to readjust the figures as required. Click on the **OK** button to continue refining your search via the **Filters Screen**, and then click the **OK** button again to display the list of schemes that fit the search criteria.



## 5.7 Affordability calculator

Once you have entered all of your client's criteria, you can save a lot of time and effort by using the affordability calculator.

In a matter of seconds you can calculate just how much your client can afford on their monthly payments, and apply this to your search so that only those mortgage products that match those criteria are displayed.

The process only takes a few seconds and will ensure that you provide a 1<sup>st</sup> class service to your clients, finding the right mortgage quickly and with much less hassle.

If you know it, you can enter the maximum amount your client can afford directly into the Maximum monthly payment box in the Broker screen. Alternatively, you can calculate this figure. To do this, click on the **Affordability** button and the *Mortgage Affordability Calculator* window will open.



1<sup>st</sup> tab: Enter your client's monthly income.

2<sup>nd</sup> tab: Enter your client's monthly outgoings, using the **Calculate** button where relevant.

3<sup>rd</sup> tab: The monthly outgoings will be deducted from the monthly income, giving the maximum monthly payment that your client can afford. Click **OK** to continue.

The total available income will then pre-populate the **Maximum monthly payment** box. Tick the box next to it and when you run your search only those products that match your client's details AND have an initial monthly payment less than or equal to this amount will appear in your search results.

## 5.8 Income multiple overrides

When lenders and packagers put their products onto Mortgage Brain they specify the features of that product, including the income multiple. However, the lender may permit a higher income multiple for a specific case or for a particular intermediary – you!

Well, rather than having to request a KFI from the lender, you can set new income multiples in your Mortgage Brain system so that they override the pre-defined income multiples. This takes seconds to do and will save you a lot of trouble and time-wasting in the future!

All you need to do is click on the **Setup** button in the **Income multiple overrides** box (you'll find this in the bottom right hand corner of your *Broker mortgage sourcing* screen).



You can then set the multiple overrides by highlighting a lender or several lenders, entering the new income multiples in the **First multiple** (for the first applicant), **Second multiple** (second applicant) and **Joint multiple** (joint application) boxes. Click **Apply** to confirm these and you'll see the multiples appear next to the lender.

Click **Close** and you'll notice that a tick has appeared in the **Income multiple overrides** box.

You can clear all the multiple overrides that you have set for a specific lender by (selecting the lender if appropriate and) clicking the relevant button.

You can even go one step further and take out all income multiples in your search. By ticking the **Ignore ALL income multiples** box, you can run a search that will ignore all income multiples in your Mortgage Brain system, whether they are the standard pre-defined income multiples, or overrides that you have set. So you can see which products match all of your clients' criteria, regardless of income multiples. This could help you to see why a product is not appearing for a particular client.

Please note: If you override the income multiples on a verified product or a product with a proactively checked KFI then this will reflect on the KFI when it is produced.

### Run your search!



When you have selected all of the search criteria for your client, click the **Search** icon to source all of the mortgage products that match the specified criteria.


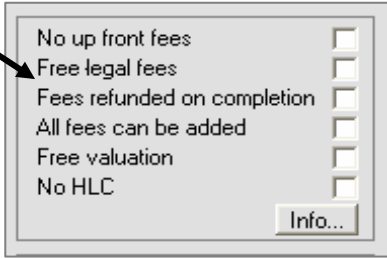
## 5.9 Enhanced filters

When you click on *Search*, the *Filters* window will appear allowing you to select the filter options specific to your client. And with the latest edition of our system now working with extra and improved filters, sourcing couldn't be simpler.

The enhanced filters include:

- Our superior **Buy to Let** and **Let to Buy** filters are even more comprehensive with the introduction of two new filters. You can specify from the outset whether the Buy to Let product is regulated, or if you require a mortgage for houses in multiple occupation (HMO) i.e. multiple tenancy agreement, place a tick in the relevant box.
- With a number of lenders offering products with new build incentives e.g. extending the mortgage offer beyond the initial six-month period, you can now source mortgage

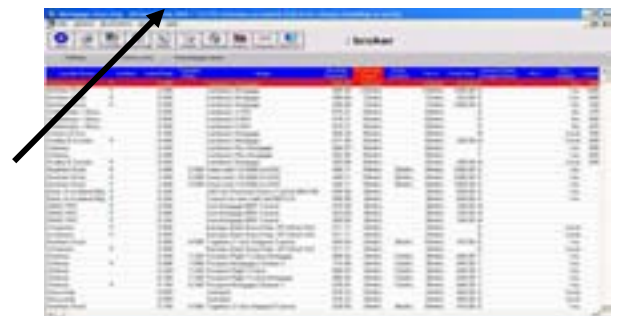
products for **New Build** Properties (Properties that have not yet been built or are in the process of being built).

- We have increased the number of adverse filters to allow you to produce a reduced and specific list tailored to your clients' individual circumstances. These include **IVA** (Individual voluntary Arrangement) and **Bankruptcy** filters. You can also elaborate on any **CCJs** and/or **Arrears** the client has against them.
- Find the right **Tracker** mortgage in seconds with extra and improved filters. Simply choose the **Tracker** option on the main details screen, and then on the filters screen there are four associated filter options – Bank Base Rate, Libor, Currency or Other, which are automatically selected. Untick any options that are not applicable. 
- You can now source mortgage products with no **Higher Lending Charge** and/or with a **Free Valuation** fee by selecting the relevant filters held under the **Fees** section (this does not include valuations that are refunded on completion).
- An **All fees can be added** filter has also been included with information under the **Info** tab if you wish to see exactly which fees this option relates to.
- Several flexible features are becoming increasingly common in all types of mortgages and not necessary confined to ones that have 'flexible' in their name, so consequently the flexible filter has been removed from the **Initial Rate Types** on the front screen and now appears below the 'Borrow Back' filter on the filters page. 

**IMPORTANT:** If your system is defaulted to a quick search the Free Valuation and No HLC filters cannot be used.

## 5.10 Organising your *Scheme List* window

The *Scheme List* window will display all of the mortgage products that match your search. There are over 30 columns of information available in the *Scheme List* window, providing you with all the required product information.



### Sorting

Clicking on the column headings will **Columns:** reorder them either alphabetically or numerically – one click will sort into ascending order and two clicks will sort into descending order.

### Scheme

The **Scheme List** bar displays the product count. The figures **Count:** show the number **Count:** of products sourced against the total number of products available on the system.

**Verified Products:** A green 'traffic light' next to a product in the Verified column will indicate that the features\* of a mortgage product have been verified, including:

- Arrangement Fees
- Valuation Fees
- Mortgage Type
- Cashback
- Higher LTV Fee
- Application Fees
- Interest Rates
- Loan to Value Ratios
- Early Redemption Terms

**Tolerance checked:**\* All KFIs that have been proactively checked against those produced by lenders and confirmed to be within the tolerance levels laid down by the FSA, will clearly display a blue square.

**KFI Options\***

There is also a column on Mortgage Brain (**KFI Options**) that will confirm if a KFI is available and which option is available (e.g. direct from mortgage sourcing or a 'penny accurate' KFI on mte).

\*The order of these columns will depend on your version of Mortgage Brain.

Verified	KFI checked	KFI options	In
●	■	Broker	
●	■	MTE/Broker	
●	■	MTE/Broker	
●	■	MTE/Broker	
●	■	Broker	
●	■	Broker	
●	■	Broker	
●	■	Broker	
●	■	Broker	
●	■	Broker	

**Customising the Scheme List window**

The **Customise** icon allows you to make temporary or permanent changes to the *Scheme List* window:

**Column Order**

The *Column Order* tab allows you to reorder the columns within the *Scheme List* window. By clicking on the column heading on the left you can select the columns in the order you wish them to be displayed. Those not selected will follow on from your selections. (Note – the Lender name will always appear on the left hand side.) To deselect a column heading, click on it in the right hand box. You have the options to save these settings permanently by ticking the box in the bottom left corner of the window. Click **OK** to order the columns.



**Sorting**

The *Sorting* tab, allows you to sort more than one column simultaneously. Select, in order of priority, the columns you would like to sort by highlighting them and clicking **OK**.

**Display**

The *Display* tab, allows you to choose which columns in the *Scheme List* window you want to display. The highlighted column headings are those that are currently displayed. Simply select the column headings you wish to display and deselect those that you do not. You can save any changes permanently by ticking the box in the bottom left hand corner.



You can select to 'switch off' lender names in the *Scheme List* window if you wish, and instead show the scheme number or lender code. This screen also gives you the facility to choose the look and feel of the menu and toolbar by selecting from the drop down list. You can display icons only, drop down menus only or both. You can also adjust the size of your illustrations to suit your monitor resolution. You can reset to the default settings by clicking the **Default** icon.

**Printing**

The *Printing* tab allows you to select the columns you would like to print, the number of schemes you wish to print, the print scale, e.g. 50% to reduce the size, and whether you would like to print everything on one page. There is also the facility to make sure that when you do click on the **Print** icon, you are given the option to change the print settings, i.e. which printer you would like to use and how many copies you would like to print.

## Changing initial default settings in your *Client Details* window

### Initial Settings

The *Initial Settings* tab gives you the facility to change the default settings in the *Mortgage Sourcing* window. You can select product types, i.e. **Fixed rate**, and preferred payment methods, i.e. **Repayment**. You can set the search option to quick search - this will bring up the same number of products as a full search, but will only show the product information for any scheme that is or has been highlighted. You can also restrict the Filters screen from automatically popping up when the Search button is ticked and just have it as an icon on the Mortgage Details screen.

Refer to Page 45 for details of the *RFR* tab.

## 5.11 Looking at a mortgage product in detail

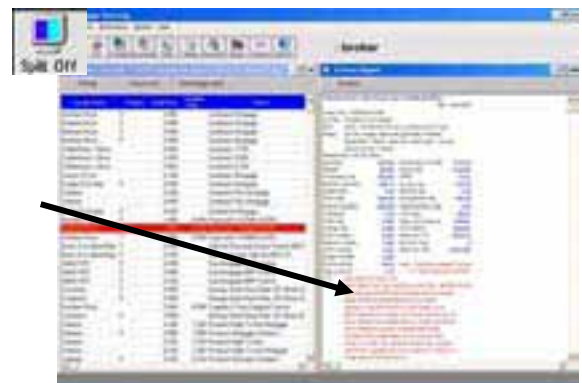
As well as standard product information, you can look at products and lender information in detail:

### Scheme Report

The *Scheme Report* window provides all the necessary information about a mortgage product in report format, as a change from the standard column format. It also displays additional information on the product that is not contained within the columns in the *Scheme List* window.

On our latest edition we have added extra data to the Scheme report, including lending criteria for:

- Both discharged and undischarged bankruptcy case
- IVAs that have been satisfactorily conducted
- Maximum number of CCJs allowed per applicant
- Maximum value of CCJs allowed per applicant



The **Split On/Split Off** function is automatically switched on, allowing you to view the *Scheme Report* window alongside the *Scheme List* window. With the two windows next to each other you can view the *Scheme Report* for any product in the *Scheme List* by making sure the *Scheme List* is the active window (the blue bar at the top of the list containing the number of schemes should be highlighted). If it isn't, just click on the window. Then just click on any product in the list and the *Scheme Report* will appear alongside.

You can also view two *Scheme Reports* side by side. To do this, make sure that the *Scheme Report Window* is active with the details of your selected product, click the **Schemes** button (in the left-hand corner of the *Scheme Report* window) and select **Set Preferred Scheme**. Click the *Scheme List* window and select another product to compare. The second product appears in the left-hand window of the *Scheme Report*. Maximise the *Scheme Report* window to see both products in full screen.

You can also access the *Scheme Report* by double clicking on a mortgage product or clicking on the drop down menu *Window* and select **Scheme Report**.

### Lender Notes

To access the *Notes*, click the drop down menu *Window* at the top of the *Scheme List* window and select **2 Notes**. The lender *Notes* consist of a number of different tabs containing information on the lenders' underwriting criteria.

You can also view the *Notes* window alongside the *Scheme List* window – with the *Notes* window open, click the **Split On/Split Off** icon. Like the *Scheme Report*, you can view the *Notes* for any product in the *Scheme List* by ensuring the *Scheme List* is the active window and selecting a product when the two windows are side by side.

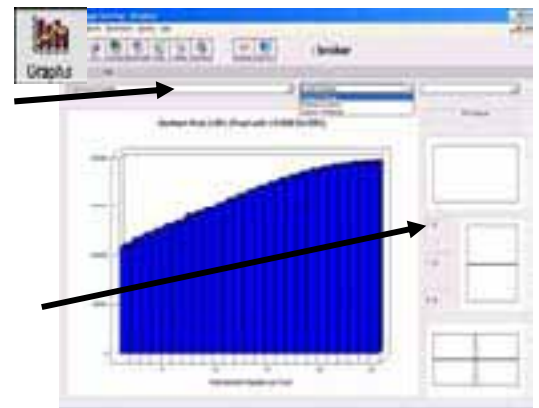
## Compare



By clicking the **Compare** icon at the top of the *Scheme List* window you can display a Capital & Interest loan against an Interest Only loan. The **Settings** button in the top left of the spreadsheet allows you to select or remove various columns, e.g. **Starting Balances** or **Early Redemption Penalties**.

## 5.12 Producing graphic illustrations of a mortgage product

The **Graphs** icon allows you to produce graphic illustrations of chosen products. There are various graphs available - click on the drop down box and simply select the graph you wish to plot. From the second drop down box, choose your **Preferred Scheme** or the **Current Scheme**. To produce a comparative graph, select **Current vs. Preferred**. Don't forget that initially you will have to set your preferred scheme in the *Scheme Report* window (see Page 37).



To print the graphs, click and hold the left button on your mouse, when the cursor is over the graph, and drag the image onto one of the paper displays on the right hand side of the screen. There are 3 print options available; depending on how many graphs you wish to print on one page. Select the option you require, click on the drop down menu *File* at the top of the screen, and select **Print**

The third drop down menu box, allows you change the graphs from colour to black and white and/or copy the graphs to the clipboard, allowing them to be imported into another application.

## 5.13 Calculating overpayments and future costs on a mortgage product

### Calculating overpayments on a mortgage product

The **Analysis** icon allows you to illustrate the effect of overpayments on a loan. Click on the icon, type in the required monthly payment and press **Enter**. The system will then re-calculate the term of the loan and display a comparative graph.



If you are sourcing an interest only mortgage (including one with a repayment vehicle) you will see two additional tabs when you click on the **Analysis** icon – *Term* and *Advanced*. The *Term* tab allows you to specify a different loan term, e.g. 15 years, and will calculate the new monthly payment. The *Advanced* tab allows you to view varying overpayments from year to year.

**Check with the lender to see if they accept such payments.**

You can select different graph types, i.e. colour, mono, line, 3D, from the drop down list on the left and print the graph by clicking the **Print** icon at the top of the screen.

### Calculating future costs on a mortgage product

By clicking the **Future Costs** button, which can be found next to the **Settings** button, when you have a product highlighted, you can calculate three columns that help evaluate the future costs for mortgage products you have sourced in relation to a specific number of years. You can also enter various remortgage costs in this screen, providing that you have specified

**Remortgage** in your original search. Enter the details; click **OK** and the **Cost Saving Remortgage** and **Cost Saving Remortgage If Redeemed** columns in the *Scheme List* window will be recalculated.

The *Future Costs* window will recalculate the following columns:

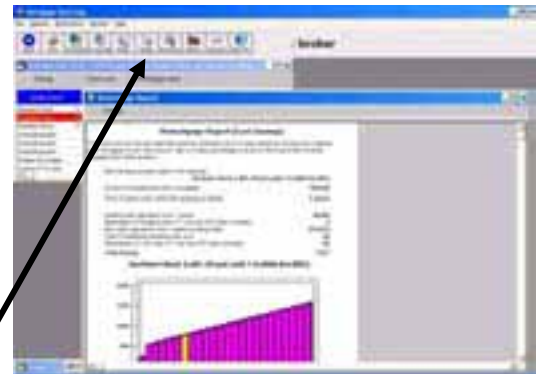
The **TAP (Total Amount Payable)** column enables you to see the cost of a mortgage over a selected number of years, by calculating the mortgage payments, together with any fees, charges and redemption penalties and by deducting any incentives received.

The **ERP (Early Redemption Penalties)** column calculates the early redemption penalty over a selected number of years.

The **Cost Including Fees Excluding ERP's** column enables you to compare the cost of a mortgage over a selected number of years, by calculating the mortgage payments, together with any fees and charges (excluding early redemption penalties) and by deducting any incentives received.

## 5.14 Producing a remortgage report

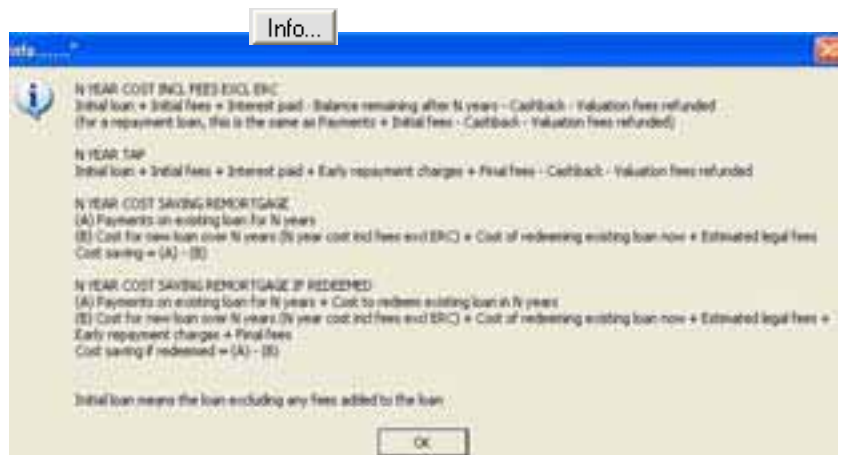
Mortgage Brain offers the most comprehensive and easy to use remortgage facility in the market allowing you to demonstrate to your clients the benefits of remortgaging. To produce a *Remortgage Report*, first source and select a remortgage product for your client. You then need to calculate the future costs on your selected mortgage product (as described above), ensuring that you have entered the **Remortgage Costs**.



You can now produce a remortgage report by highlighting a product and clicking the **Remortgage Report** button (situated next to the **Future Costs** button). The default report illustrates the 'Cost Savings' over the number of years specified in the future costs calculation. The **Settings** button in the top left corner of the *Remortgage Report* window allows you to switch products, select a, 'Cost Savings if Redeemed' report, and add graphs to the report (if the product allows it).

### Need more information?

We have added an Information screen to the *Future Costs* window so you can see exactly how we make our calculations.



### 5.15 Demonstrating variations to products

The **Settings** button in the left hand corner of the *Scheme List* window, under the icons, allows you to create a 'What If' scenario where you can demonstrate products variations, i.e. a lower interest rate, by amending the figures.

To do this, click the Settings button (in the left hand corner of the *Scheme List* window under the icons) and a pop-up box appears. Click on the figure you wish to change, alter the figure and press Enter. Finally, click anywhere on the screen to remove the pop-up box. The product will automatically reflect your changes in the *Scheme List* window.

Lender Name	Tpr EPIC	Tpr TAP	Tpr Cost Inc Fees Ex EPIC	APRIC
Northern Flock	2195.00	137,100	51,273	5i
Northern Flock	2195.00	137,100	51,273	5i
West Bromwich	641.00	136,275	52,017	6i
West Bromwich	641.00	136,275	52,017	6i
Accord Mortgages	150.00	126,384	44,963	5i
Accord Mortgages	150.00	126,384	44,963	5i

Please note: amending any product details using the 'What If' scenario will invalidate any lender verifications. A message will appear on the Illustration confirming this.

### 5.16 Available outside of Broker – Mortgage Sourcing : Producing a quick quote

Mortgage Brain provides the facility for you to give your client a quick quote in seconds allowing you to demonstrate to your client changes in loan amounts, the differences in interest rate charge periods and effects of changes in the interest rate.

To do this, click on : **broker – quick quote** in the Mortgage Brain main menu, or alternatively, click on the **Calculator** option within the Workflow Application. Enter the loan amount, product rate and the term of the mortgage, and select the repayment type, e.g. **Repayment** or **Interest Only**, and the interest rate charge period, e.g. **Daily**, **Monthly**...

The monthly payment will then be calculated. Click **Exit** to return to the main menu or the Workflow application.

### 5.17 Available outside of Broker – Mortgage Product Viewer

The **Mortgage Product Viewer** enables you to view all of the mortgage products on Mortgage Brain. You cannot produce a quote in this module – it is a catalogue of the mortgage products on the system.

To access the **Viewer**, click : **broker – mortgage product viewer** on the Mortgage Brain main menu or alternatively click on the **Browser** option within the Workflow Application.

You can view all of the products at once, one or several lenders' products, or just products from lenders that are on a particular lender panel, including one of the default panels or a panel you have created yourself (refer to Page 31). Click on the drop down menu *Groups* and select the option you want.

You can also filter the **Mortgage Product Viewer** to view certain types of products. You can filter by **Payment type**, e.g. Capital & Interest, **Purchase type**, e.g. Remortgage, and **Scheme Type**, e.g. Fixed.

Click on the three drop-down menus, *Payment type*, *Purchase type* and *Scheme type*, in turn and select Show as tab. You will now see three rows of tabs that will allow you to filter mortgage products in seconds. Just click on the relevant tab headings to select them.

You can sort the **Viewer** by any of the column headings by clicking on the column heading or selecting the drop-down menu *Sort* and selecting the appropriate column. Clicking/selecting the column heading once will sort in ascending order. Repeating the process will sort in descending order. Finally, you can filter the products by rate control by clicking on the *Filter* menu and selecting **Set rate control filter**.

### New Detailed Report

The new **Scheme Details** report, in the **Lender Browser**, provides all the current information held within the columns as well as additional product information and lender underwriting criteria.

To access the report, click on the **Details** drop down option and select **Scheme Details**. Alternatively, double click on the relevant scheme from the list. Scroll up and down to view the contents of the report, and if required, click on the **Print** button to keep a paper based copy on file.

The screenshot shows a web application window titled 'Scheme Details - Nationwide B. Soc. - Fixed for 10 years Flexible EX Bior'. The main content area is titled 'Scheme Details' and displays the following information:

Nationwide B. Soc.		Scheme Ref	2094
Fixed for 10 years Flexible EX Bior		Product Code	0013
<b>General</b>			
Initial rate	6.380%	Advance (req)	0
Variable rate	6.990%	Advance (max)	237,500
Rate control period	120 months	LTV (Repayment)	95
Tenure period	120 months	LTV (Interest only)	95
Charge period	Daily	LTV (Penalty)	95
Minimum Age	18	LTV (Endowment)	95
Maximum Age	95	LTV (ISA)	95
		Booking fee	399
		Cashback	No
		1st salary multiple	4.25
		2nd salary multiple	1
		Joint multiple	4.25
<b>Initial Rate Type</b>			
Variable	No		
Fixed	Yes		
Tracker	No		
Discounted	No		
Capped	No		
<b>Purchase Type</b>			
Initial draw	Yes		
Right to buy	No		
1st time buyer	No		
Remortgage	No		
Further advance	No		
Split Loans	Yes		
<b>Employment</b>			
All emp references	Yes	App1	App2
PSOs and pension only	Yes	Yes	Yes
Employers reference only	No	Yes	Yes
3 years accounts	Yes	No	No
2 years accounts	Yes	No	No
1 years accounts	No	Yes	Yes
Account to statement	No	No	No
Retreat	Yes	No	No

## 6. Producing a KFI & other Compliance Documentation

### 6.1 Introduction to Protector

**Protector** is the most comprehensive compliance solution in the UK – and comes free with your Mortgage Brain software. You can produce the full range of point of sale compliance documentation, including:

- Factfind
- KFI
- Client Checklist Suitability Letter
- Repayment Schedule

Like many of the modules within the Mortgage Brain suite of software, the documentation within **Protector** is automatically pre-populated with client information stored in the **Client Database**. Likewise, any new information entered into the documentation will update the client's record in the **Client Database**.

The system will also populate the documentation with pre-defined information specific to the mortgage product selected. Text can then be added and amended as required.

**Protector** also ensures that no stage of the compliance process need be missed or forgotten - through selective prompts and checklists, mortgage introducers are helped to meet the requirements of mortgage regulation.

### 6.2 Opening the compliance suite

When you have selected the most appropriate mortgage product for your client, you can access the full suite of compliance documentation by clicking the **Illustration** icon in the *Scheme List* window. The *Illustration* window will appear where you can confirm details, fees and insurances relevant to the mortgage product you have selected. There are several tabs in the *Illustration* window:



#### Details tab

The first tab is *Details*. Provided you have launched from the **Client Database** or the Workflow Application into **Broker – Mortgage Sourcing**, you will see that your client's details will have pre-populated the relevant fields. Your company details will also pre-populate the relevant fields in the window.

You can also confirm that you are (or are not) recommending the product to your client, that you are the intermediary and that the product is regulated.

#### Fees tab

All the fees will have pre-populated the relevant fields e.g. **Valuation**, **Booking** and **Arrangement** fees. You can indicate if the fee is to be added to the loan by ticking the box next to the fee.

You can enter your **Broker fee** by clicking on the **Setup...** button next to the fee and inserting the

amount, who it is payable to, i.e. your company, and any relevant comments, e.g. when it is payable. Click **Save** to confirm the details.

You can also indicate if the valuation is paid to a 3<sup>rd</sup> party. Click the **Setup...** button next to the valuation fee and tick the 3<sup>rd</sup> party valuation box. You can then enter the amount of the fee, amount charged by the lender for allowing a 3<sup>rd</sup> party valuation, who the fee is payable to and any relevant comments, e.g. when it is payable. Click **Save** to confirm the details.

**Please Note:** Amending any product details will invalidate any lender verification.

### Proc fee tab

On this page you must enter the total procurement fee, who the fee is payable to, the names of any 3<sup>rd</sup> parties who will also be paid and the amount they will be paid, and amount (if any) of the procurement fee passed to the client. There is also a calculator in this tab that will work out the procurement fee based on the loan amount and the lender's criteria.



### Insurances, Term, Endowment, Pension/ISA tabs

The *Insurances, Term, Endowment, Pension/ISA* tabs allow you to include the various premiums on the **KFI** if required and will link to other modules in Mortgage Brain or your computer (where applicable) by clicking on the icon next to the description. You can type the name of your own non-regulated products and the premium directly into the relevant boxes - simply type over what is already in the box.

If the lender has specified that a particular insurance is required, the relevant box for that product will be highlighted and will display the loading (if any) that the lender will apply if the client does not take their required insurance. This is also displayed on the **KFI**.

Logon to [www.mortgage-brain.co.uk](http://www.mortgage-brain.co.uk) for details of non-regulated products available through Mortgage Brain, including payment protection and building and contents cover.

## 6.3 Producing a KFI

When you have completed all of the details in the *Illustration* window, click **OK** to proceed to the documentation – if any required information has been missed when you try to proceed, you will be prompted to complete it.

You will then see a row of tabs with the names of the various compliance documents. The first tab is the **KFI**.

Each **KFI** will contain a unique reference number.

The **KFI** will provide information about the mortgage, any cost, fees and charges, and any relevant insurance products in a clear and straightforward layout.

To print the **KFI** simply click on the **Print** icon. This will print all of the compliance documents. To print the **KFI** alone, click on the **Settings** button and select **Print Tab**. When you exit the

illustration window all documents will be automatically saved in the **Archiver** and the Workflow Application.

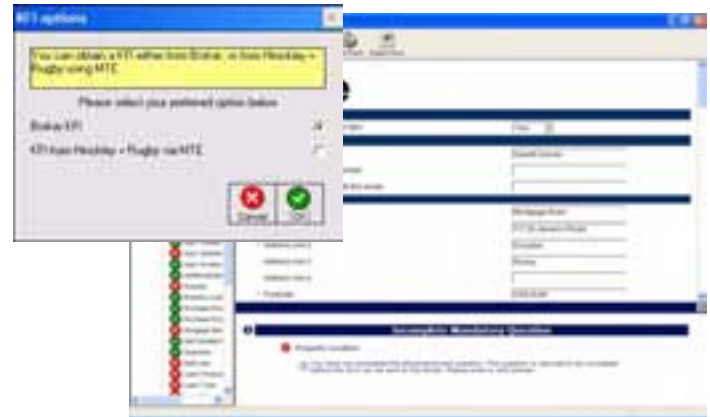
If the mortgage product you have selected is a non-regulated product, i.e. certain Buy to Lets, the **KFI** will clearly specify that it is a **Non Regulated Mortgage**.

### Quick Quote

In the rare event that the mortgage product you have selected has been found to be outside of tolerance guidelines as stated by the FSA, i.e. 1%, the system will inform you that it will only be able to produce a **Quick Quote**. This will provide all of the information contained within a standard **KFI** but you will NOT be able to print the document – it will only be available for viewing on screen.

### Electronic KFIs

You are able to obtain penny accurate **KFIs** from supporting lenders via the **Mortgage Trading Exchange (mte)**. If an electronic **KFI** is available for a particular lender the system will inform you when you click on the **Illustration** icon.



A window will appear asking if you would like to obtain the KFI from sourcing or direct from the lender. If you select the lender and click **OK** you will be taken directly to the **mte** login screen. When you have logged in, the KFI will open up as an **Intelligent Questionnaire**, allowing you to navigate and validate the form like the **Factfind** and application/AIP forms within **mte**. Your client's details will have automatically pre-populated the form - once you have completed the form you can save and/or print it. Upon exiting, you will return to illustration to allow you to complete the supporting compliance documentation, e.g. the **Suitability Letter**.

## 6.4 Looking at the Payment Schedule and Checklist

### Payment Schedule

The **Payment Schedule** details the payments and the ERC throughout the term of the mortgage. To print the **Payment Schedule** simply click on the **Print** icon. This will print all of the compliance documents. To print the **Payment Schedule** alone, click on the **Settings** button and select **Print Tab**.

### Checklist

The **Checklist** is a list of questions requesting confirmation that specific items have been discussed with the client. It can be completed in two ways – manually (by printing the form and ticking the boxes) or electronically. To complete the **Checklist** electronically, click the **Settings** button and select **Complete Checklist**. The **Checklist Wizard** box will appear. Follow the prompts, clicking **Next** or **Previous** to jump forwards or backwards through the list of questions. The answers can be edited by clicking on them at the bottom of the box.

To print the **Checklist** simply click the **Print** icon. This will print all of the compliance documents. To print the **Checklist** alone, click on the **Settings** button and select **Print Tab**.

## 6.5 Suitability Letter - editing the letter during the Illustration stage

The **Suitability Letter** is a compliance document that can be individually tailored to each of your clients. It is an 'intelligent' document that automatically selects relevant paragraphs of text that are appropriate to the type of mortgage you have sourced for your client. However, you can also edit the letter yourself, to further personalise it and adapt it to a specific client.

There are various ways of editing the **Suitability Letter** - at time of print/illustration stage, by selecting in the Workflow Application (See pages 13 & 14 for details) and prior to this, during the mortgage sourcing stage, where permanent changes can be made to the letter template.

## 6.6 Editing the Suitability Letter permanently

**To access the Suitability Letter template and make permanent changes:**

Enter your client's details in : **broker – mortgage sourcing** and search for a mortgage. Click the **Customise** icon at the top of the *Scheme List* window and then click on the *RFR* tab. Click the blue **Designer** icon at the bottom of this window.

You will be asked if you wish to back up the existing document. If you are making changes for the first time, select **No**. If you do want to back-up the existing copy of the letter, simply select **Yes** and enter the name and path to where you want it saved (e.g. e:\filename.)



**You are then taken into the letter template.**

To edit the text either double click on the relevant paragraph, or click on the *Edit* menu at the top of the screen and select *Edit Paragraph*. Amend the text as appropriate. You will see the screen (right) appear. Once you have amended the text in the paragraph, utilising the checkboxes on the right hand side of the screen, you can select when the paragraph should be included in the letter.

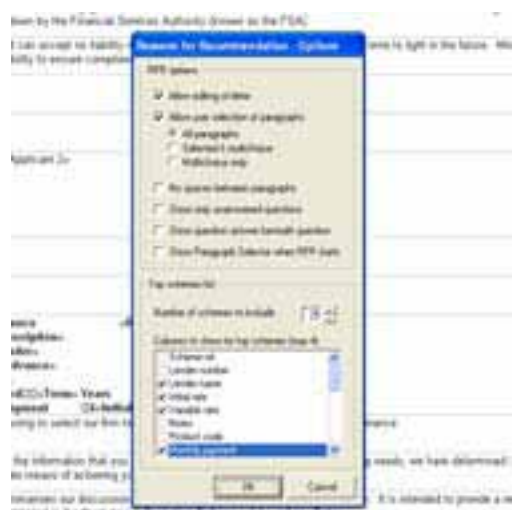


Other functionality includes the ability to embolden and underline text; change the font and size of the text; insert bullet points or numbering; add your own merge fields, which will pre-pop with client data.

There is even a spell check included to make sure all your amendments are spelt correctly!

The Top 25 schemes can also be included automatically in the Reasons Why letter. This is a good way of highlighting to the client where the product you recommended was placed in the list.

You can choose up to 4 columns of information to include in the Top 25 list, and to enable this information to be included, just



click on *Tools* and select *Options*. The box (left) will appear and from the checkboxes at the bottom, you can select your four columns of information to include in the Top 25 schemes list.

To insert additional rows into this document, click on the drop down menu *Edit* at the top of the window and select **Insert Row**. Enter text as explained on page 45. To delete rows, click on the paragraph you wish to delete, click on the drop down menu *Edit* at the top of the window and select **Delete Row**.

### Automatic Selection – Multi Choice Groups

The RFR template has a special grouping option that is called Multi-Choice. A good example of its use is the type of mortgage you are recommending to your client, e.g. Fixed, Discounted etc. By putting a full stop (e.g. 1. or 2.) before the Reason (*Reason/Ref No Column*) descriptor, you can choose an unlimited number of options. You are not restricted to the number of choices you put into a group, just remember to prefix each reason with the same group number.

### Ensure that you continuously save your RFR template letter.

When you have finished amending your **Suitability Letter**, and at regular intervals during the process, ensure that you save the changes you make. To do this, click on the *File* select **Save**. Exit the **RFR designer** when you have finished. When you next enter your **RFR designer**, click **Yes** when asked if you want to *back up the exiting Reasons for Recommendation before editing*. The following path will appear - **\\mbl\res\reasons.bak**. Rename this **\\mbl\res\reasons1.bak**.

Having now backed up your **Suitability Letter** template you can always restore the system's original default letter. To do this, simply click on the **Restore MBL default RFR** button under the *RFR* tab in the **Customise** icon. To restore your saved **Suitability Letter**, click on the **Restore backup RFR** button.

Whilst the process of setting up your RFR letter template may take a while to do initially, is worthwhile in the end.

## 6.7 Completing/editing your client's Factfind

You can also edit/complete your client's **Factfind** at the illustration stage. Simply, click on the **Factfind** button in the top left of the window.



Changes in Circumstances, Priorities and Experiences		
Reason for Recommendation	When reviewing your particular circumstances, I would confirm that during your interview you advised me that	<input checked="" type="checkbox"/>
1. Income increase	Your income is likely to increase -ENTER WHY INCOME IS LIKELY TO INCREASE AND THE TIME SCALE:	<input checked="" type="checkbox"/>
2. Income decrease	Your income is likely to decrease -ENTER WHY INCOME IS LIKELY TO DECREASE AND THE TIME SCALE:	<input checked="" type="checkbox"/>
3. Expenditure increase	Your expenditure is likely to increase -ENTER WHY EXPENDITURE IS LIKELY TO INCREASE AND THE TIME SCALE:	<input checked="" type="checkbox"/>
3. Expenditure decrease	Your expenditure is likely to decrease -ENTER WHY EXPENDITURE IS LIKELY TO DECREASE AND THE TIME SCALE:	<input checked="" type="checkbox"/>

## 7. Maintaining a Full Audit Trail

### 7.1 Introduction to Protector – Archiver

**Protector – Archiver** is a comprehensive data warehouse that allows you to save completed compliance documentation and maintain a full audit trail for all of your clients. Its clear and user-friendly format ensures that any saved documentation can be retrieved in seconds. And because they are saved in PDF format, documents can be re-printed at any time. However, they cannot be altered from their original condition, again ensuring that extra level of security.

You can also email secure PDF copies of client documentation directly to clients, improving the level of service you offer.

**Protector – Archiver** allows you to import and export saved documents ensuring that you can maintain an uninterrupted audit trail, even when you use different computers during the mortgage application process.

To access **Protector – Archiver** select the module from the Mortgage Brain main menu or **Archiver** from the Mortgage Brain Workflow application.

### 7.2 Sorting and opening completed client documentation

The main screen displays the list of all saved documentation, along with the relevant details and dates. The list can be ordered in ascending or descending order by clicking on the column heading once or twice respectively.

#### Searching

You can also search for particular clients and documents by clicking on the **Search** icon at the top of the window and completing your search criteria in the boxes that will appear at the bottom of the window.

#### Opening documents

To open documents, either double click the appropriate document in the list or simply highlight it and click the **View** button.

The sections of the document, e.g. **Illustration/KFI**, will be listed on the left hand side. Simply click on the section and it will appear in the main window.

Please note - you cannot amend the document once it has been saved into the archiver.

#### Viewing Settings

You can preset the program you want to view compliance documents in when you open them by clicking on the **Options** icon at the top of the main list. A box will appear with four tabs, the first being *Viewer*. You can select to view documents in the standard **Archiver** (Custom) viewer, in PDF format or in another 3<sup>rd</sup> party program.

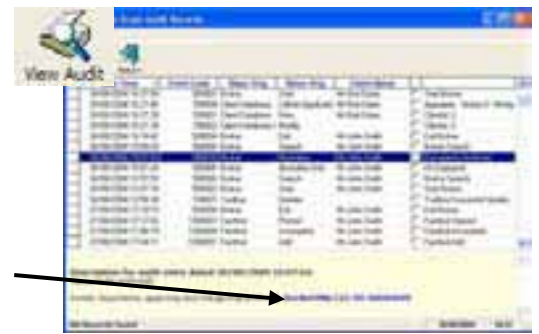
You can also set **Classic view** (list of all documents) or **Client View** (documents for one particular client) as your default main **Archiver** screen.



### 7.3 Maintaining a full audit trail for your clients

You can view an **Audit Record** for all activity that you have carried out in your Mortgage Brain system by clicking the **View Audit** icon. The events listed include mortgage sourcing, completing, archiving and printing compliance documentation (e.g. KFI, Factfind) and entering client details in the **Client Database**.

Any entries in the **Audit Record** relating to particular client documentation will have a direct link to that document in the pane at the bottom of the window. Simply click on the blue text to open the document.



#### Adding external documents to your Mortgage Brain audit trail

If you have completed any compliance documentation for your client outside of your Mortgage Brain software, for example if you obtain a KFI direct from a lender's own website, you can import this into your Mortgage Brain Archiver or the Workflow Application (see page 17) to ensure you have an unbroken audit trail. The system allows you to import documents in the following formats PDF, doc, rtf and txt.

To import a document into the **Archiver**, select your client, click on the drop down menu option **View** and select **Submission Sheet**. There are four tabs that you will need to complete, relating to information on your client, your own adviser information, information on the product and any additional information. When you have completed these tabs, click the button **Click to select file** within the first tab, locate the file you want to import and click **Open**.

Click **Save** to complete the import. If there are any mandatory data fields that have not been completed within the four tabs you will be prompted to complete them before the document can be imported. A message confirming that the import was successful will appear when the process has completed.

#### Running and viewing a compliance report

The **Archiver** also gives you the facility to run a report on the documentation you have completed for your client(s). To run the report, click on the drop down menu option **View** and select **Compliance Report**. You can then run a report including or excluding (depending on which tab you run the report in) the various compliance documents you may have completed for your client(s). You can also select to run the report within a certain time frame if you wish.

For example you can run a report on all clients for whom you have completed an **Illustration/KFI** before the 31<sup>st</sup> October 2006. To do this, open the **Compliance Report** (as above), ensure that the **Illustration/KFI** box is ticked, select **Date Range** and enter the criteria for before the 31<sup>st</sup> October 2006. Click the **Run Report** button to create the **Compliance Report**.

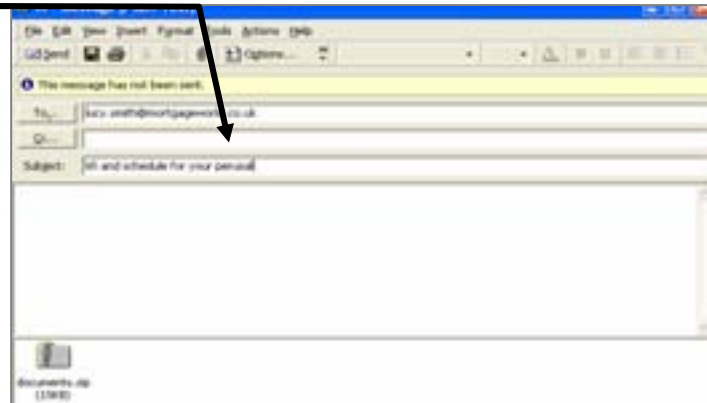
**Backing up Protector – Archiver:** Your Archiver will automatically be included when you back up your Client Database – refer to Page 25 for details on how to do this.

### 7.4 Emailing documents

The Archiver now gives you the facility to compress attached documents ready for emailing.

You will need to preset this option by clicking on the **Tools** dropdown menu and selecting **Options**. Click on the **Email** tab, place a tick next to the **Zip email attachments** box and click **OK**.

To email documents, simply select an entry from the main list and click on the **Send Email** button. A new message will open up in your default email program, pre-populated with the zipped attachment, ready for you to send. You can also email a document by opening it and clicking the **Email** (envelope) icon at the top of the window



You can also preset the following email settings by clicking the **Options** icon in the main *Archiver* window and selecting the *Email* tab:

- The destination email address
- The email subject line
- The attachment name
- The email message
- The sections of the documents you wish to attach to the email, e.g. **Factfind**
- If you would like to be prompted with these options before sending each email

## 7.5 Importing & exporting documents

You can import and export documents to and from locations outside of your Mortgage Brain software.

### Exporting documents

Place a tick in the box next to the document(s) you wish to export and click on the **Export** button. Click **Yes** when the confirmation box appears and the documents will then be exported to the location you specified in your *Export* options (see below). The files will be saved in a sub folder within your specified location, which will be named by your Mortgage Brain **Site Reference** number.



### Export Settings

To set or change your export location, click the **Options** button and select the fourth tab – *Export*. You can choose to export your documents to a folder or an FTP site. To specify a file select the **File** option and click the button with the three dots. Select the file you want to import from and click **OK**.

If you are exporting to an FTP site you need to enter a valid FTP address, username and password. You also have the option of testing these details.

### Importing documents

Before you can import documents, you must first specify the import location. To do this, click the **Options** button and select the third tab – *Import*. You can specify where you wish to import documents from – a file on your computer or an FTP site.

To specify a file select the **File** option and then click on the button with the three dots. Select the file you want to import from and click **OK**. If you are importing from an FTP site you need

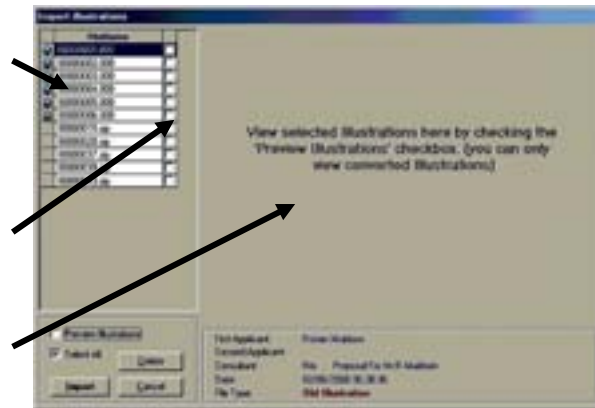
to enter a valid FTP address, username and password. You also have the option of testing these details.

Click on the drop down menu *File* and select **Import Illustrations**. You will then be asked if you wish to import all files from your specified location. If you select **No** then any documents previously imported but not processed will then be displayed. Selecting **Yes** will import any documents from the above location.

The import process takes place through 3 stages.

- The first stage simply copies documents into the **Archiver** processing location.
- The second stage analyses the documents and loads them into the *Import* screen, which is displayed in the next stage.
- The third stage displays the *Illustration Import* screen. In this screen a list of all files found at the target location are displayed.

In order to import these documents simply tick the documents you wish to import and then click the **Import** button.



Information regarding a particular document is displayed at the bottom of the window when the file is highlighted in the list. If the file you are highlighting is in PDF format you can view the Illustration in the preview pane provided the **Preview Illustrations** box is ticked.

## 7.6 Archiver maintenance

To access the **Archiver** maintenance options, click the *Tools* drop down menu, select **Launch Data Utilities** and click **Yes**. This will automatically close down the **Archiver**.

The **Data Utilities** box will appear giving you three options:

- **Restore/Delete Illustrations** – this will open up a window containing all deleted documents. Here you can restore or permanently delete documents.
- **Compact/Repair Database** – this will reduce the size of your **Archiver** file. PLEASE NOTE – Make sure you back up your Mortgage Brain **Archiver** before doing compacting/repairing your database. To do this, simply copy your Mortgage Brain (MBL) folder and save it onto another drive on your computer or a CD.
- **Repair Conversion Engine** – this is a support function that should only be used on the advice of our Help Desk.

## 8. Submitting online application forms with mte

### 8.1 Introduction to the Mortgage Trading Exchange (mte)

The **Mortgage Trading Exchange (mte)** is the quickest, simplest way to submit online AIPs and Full Applications and obtain eKFI's from over 30 of the UK's largest lenders and packagers. With the widespread adoption of electronic trading and mte's availability to all mortgage intermediaries, the platform is looking set to process circa 40,000 mortgage transactions per month.

Fully integrated with the Mortgage Brain suite of software, **mte** enables you to complete and submit lender application forms/AIPs direct to lenders back office systems – with a response sent back in minutes. A standard format and single login gives access to multiple lenders. Forms can be completed with ease, validated with the touch of a button, sent online direct to the lenders and their progress tracked at any stage.

If launching into **mte** from the **Client Database** or the **Workflow Application** your client's details will automatically pre-populate the application form, saving you time and reducing keying errors.

Visit [www.mtedirect.co.uk](http://www.mtedirect.co.uk) for the latest news and information on **mte**, including details of which lenders are now live.

### 8.2 Accessing mte

Before you can access the Mortgage Trading Exchange (mte) you must register (for guidance please refer to section 2.5)

To enter **mte**, select it in the Mortgage Brain main menu or the Workflow Application. You will be presented with the *Login* window. Enter your **User ID** (which will be retained when you open the **Login** window in the future) and your **password**. Click the **Login** button to proceed.



When you login for the first time you may be told that there is no token on your computer. You can download a token at any time by entering your **User ID** and **password** and clicking on the **Get Token** button. The token is an encrypted version of your **User ID** and **password** and allows you to login to **mte** when you are not connected to the Internet

Upon entering the **mte** for the first time, you will see the *Administration* window, giving you the option of setting yourself up as an Administrator. This will allow you to control the accounts of everyone who accesses the **mte** via this installation. The extra functions available to the administrator are listed in the window refer to Page 57 for more details.

If you would like to set yourself up as the Administrator, click the **Yes** button. You will then need to enter a password (which can be the same as your **password** if you wish) and click **OK**. A box will then appear confirming that you have been added to the Administrator list.

### 8.3 Opening lender application forms/AIPs

#### Opening a lender application form/AIP/eKFI

The first screen that you will see in **mte** is the *Application Tracking* window. To complete a new lender application form, click the **New Form** icon in the left hand corner of the screen. You can edit existing application forms/AIPs by clicking the **Edit Form** icon. The **Blank Form** icon allows you to open a blank version of a lender's application form in case you wanted to print it and complete it manually.



A window will then appear displaying the available application forms on the system. There are three tabs that divide the available forms on the system into *Agreements in Principle (AIPs)* and *Full Application Forms and KFIs*. The three icons in the bottom left hand corner of the window offer different views of the list of application forms, e.g. you can display them as icons or as a list. Highlight the lender's form you want to complete and click **OK**. A box will appear giving you the option to choose whether the applicant whom you are completing the form on behalf of is a new client or an existing client (e.g. the client you launched from the **Client Database**). You also have the option to import the details of a client for whom you have previously completed an application form.

### 8.4 Completing lender application forms/AIPs

Clicking **OK** will open up a form for the chosen lender. The screen is divided into two parts with the left hand side of the screen allowing fast and straightforward navigation of the form, and the right hand side of the screen containing the form itself. Clicking on the plus sign (+) next to headings in the navigation window will open up the list of sections that need to be filled out. You can move from one part of the form to another by simply clicking on that section of the form in the *Navigation* window.



If you originally launched into **Broker – Mortgage Sourcing** from the **Client Database** then you will notice that your client's details will have pre-populated the form. Complete the rest of the form by using the *Navigation* window and using the tab key to move from one field to the next. The form will respond to the answers you give and provide further options if required and remove irrelevant questions. As you complete each section you will notice that the yellow pages in the *Navigation* window change to red ticks.

By completing all of the fields within the **Client Database**, 65% of a typical lender's application form/AIP will be pre-populated.

When you have completed the form, click **Validate** at the top of the screen. If there are any mandatory fields that have not been completed or are incorrect, they will be highlighted under the **Action List** in the *Navigation* window. If you click on a section in the **Action List** then details of what is incorrect or incomplete will also appear at the bottom of the window.



An **Envelope** icon next to the application in the main **mte** screen will indicate that the lender has also sent you a more detailed response. A closed envelope indicates you have not read the message yet. An open envelope indicates that you have read the message.

To view the response from the lender, double click on the **Envelope** icon with your left mouse button. You can print the message by clicking **Print** at the top of the message. If there is more than one page to the message, the names of the pages will be shown as tabs at the bottom of the message. Click on the tabs to read each page.



You can track the status of an application at any time by following the same process as submitting an application. Any response from the lender will automatically update your screen.

### Other icons in the *Application Tracking* screen

The **Quick Send** and **Track** icons allow you to just send or track your application(s), rather than do both.

The **Disconnect** icon will end the connection between **mte** and the Internet if you need to stop or cancel the sending or tracking of any applications for any reason.

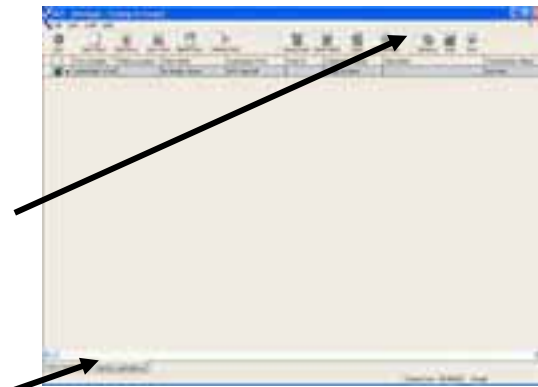
The **Hold** icon allows you to put an application on hold so that it is not automatically sent or tracked when other forms are sent and tracked. To take the application off hold, make sure it is highlighted and click the **Hold** icon again.

## 8.6 Archiving forms

The **Archive** icon allows you to keep a record of all the applications you have processed and/or sent to the lender.

To archive a record, simply highlight it and click the **Archive** icon. The record will then be sent straight to the *Archive* section.

You can access archived forms by clicking on the *Inactive Applications* tab at the bottom of the screen. This will then take you to the list of all records that you have archived.



The *Archive* window has the same layout as the main **mte** screen. The **Archive** icon will automatically switch to become the **Restore** icon, allowing you to send any application form in the *Archive* window back to the main screen of current applications. To do this, highlight the record you wish to return to the list of current applications and click the **Restore** icon. You can then edit or resend the form as required.

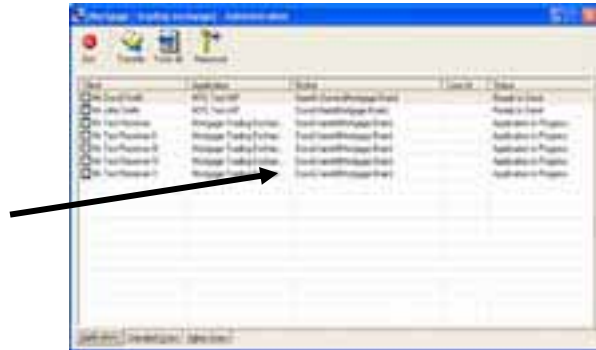
## 8.7 Setting up as an Administrator and Administrator functionality

You have the facility in **mte** to set yourself up as an Administrator, allowing you to:

- Transfer cases between registered users on your **mte** system
- Track all cases, i.e. belonging to all users
- Edit different users' details

When you enter **mte** you will be informed that an administrator has not been set up and asked if you would like to set yourself up as an administrator. Click **Yes** and follow the onscreen instructions.

You can now access the administrator functions. To do this, click on the drop down menu **Tools** at the top of the main **Application Tracking** window, and select **Database Administration**. You will then need to login with your Administrator password.



The **Administration** window will appear giving you the following extra functions:

- You will be able to see the list of applications/AIPs of ALL brokers registered on this **mte** set-up. So, for example, if your version of **mte** is available to several users on a network, you will be able to see the applications/AIPs of all other users as well as your own.
- The **Transfer** button will allow you to transfer applications/AIPs between users. To do this, tick the box next to an application/AIP that you want to transfer (you can select and transfer as many applications/AIPs at a time as you want) and click on the **Transfer** button. You will then be asked to select which user you would like to transfer the case to.
- The **Track All** button allows you to track all outstanding cases at once. Simply click on the **Track All** button and enter your **PIN** when prompted. You will then be able to select which applications/AIPs you would like to track. Click **Go** to begin the tracking.
- The **Password** button allows you to change your Administrator password.
- The **Standard Users** tab lists all users registered on this **mte** set-up. Within the tab, you have the option to edit the registration details for any user, including yourself. Simply click on the **Edit** button, change the details and click on **Save**. This is particularly useful if someone has left the company and you would like to change their details.