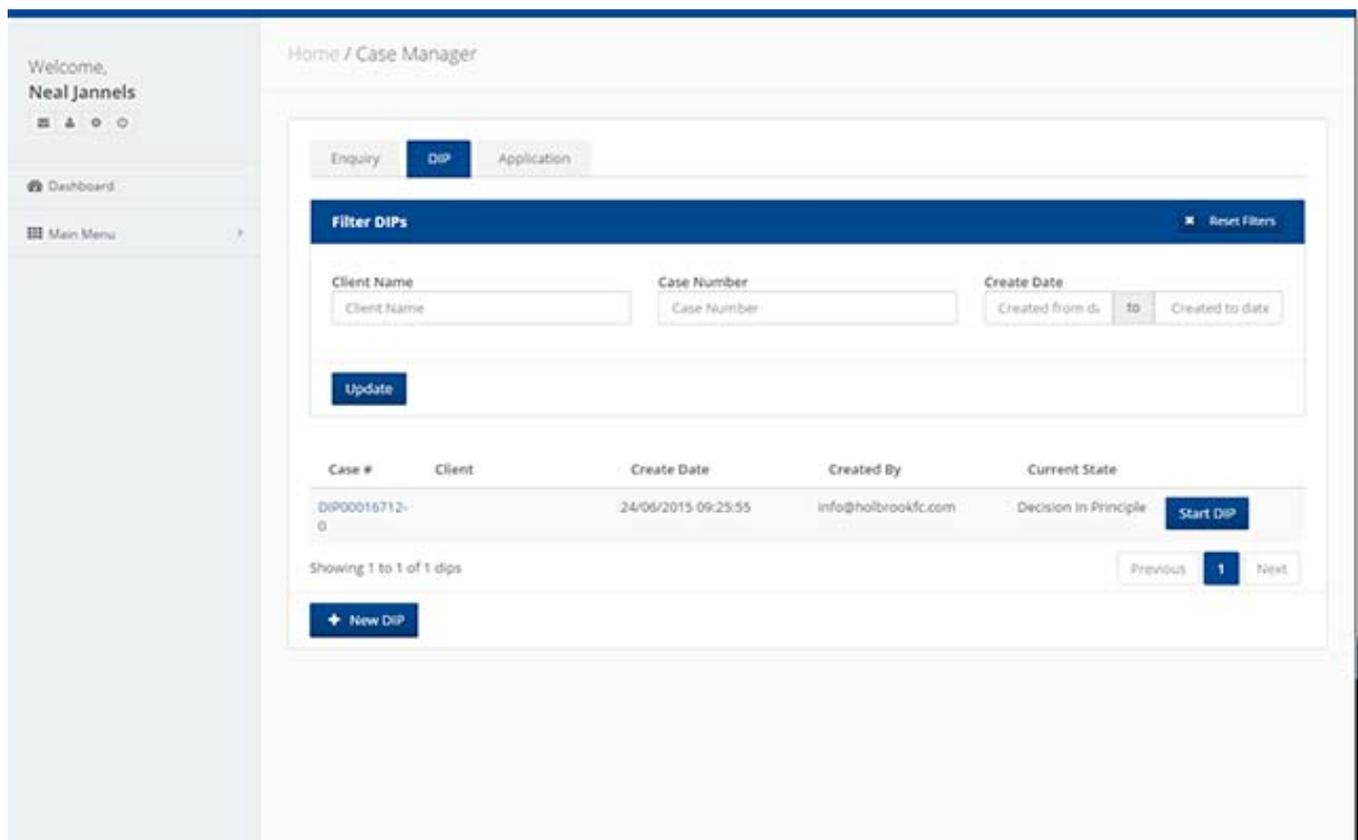


## Decision In Principles (DIP)

### Submitting a new DIP

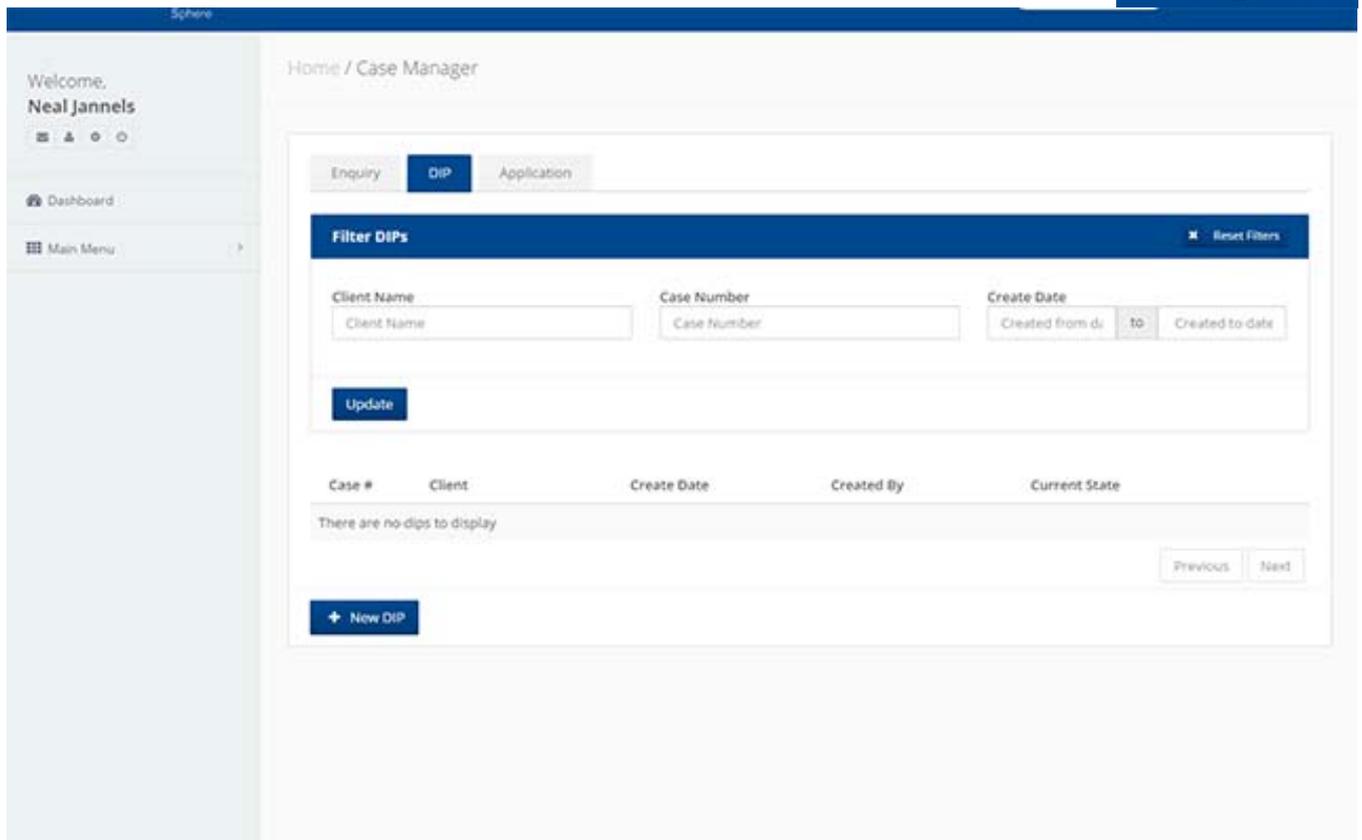
To add a new DIP to the system, press on Main Menu on the left hand side of the screen and then click on cases from the drop down menu. You then need to click on the DIP tab at the top of the screen.

PLEASE NOTE - IF YOU ORIGINALLY SUBMITTED AN ENQUIRY AND WE ADVISED WE CAN PROCEED. THIS WOULD HAVE ALREADY BEEN CREATED AS A DIP FOR YOU AND YOU WILL BE ABLE TO PRESS START DIP ON THE RIGHT HAND SIDE IN LINE WITH YOUR CASE / CLIENT AND FOLLOW THE WORKFLOW BY PRESSING START DIP.



The screenshot displays the 'Home / Case Manager' interface. On the left is a sidebar with 'Welcome, Neal Jannels', 'Dashboard', and 'Main Menu'. The main content area has tabs for 'Enquiry', 'DIP', and 'Application'. Below the tabs is a 'Filter DIPs' section with input fields for 'Client Name', 'Case Number', and 'Create Date' (with 'Created from date' and 'Created to date' sub-fields), and an 'Update' button. A table below shows one entry with columns: Case #, Client, Create Date, Created By, and Current State. The entry has Case # 'DIP00016712-0', Client 'info@holbrookfc.com', Create Date '24/06/2015 09:25:55', and Current State 'Decision In Principle'. A 'Start DIP' button is next to the state. Below the table is a pagination bar showing 'Showing 1 to 1 of 1 dips' and 'Previous 1 Next'. At the bottom left of the main area is a '+ New DIP' button.

Case #	Client	Create Date	Created By	Current State
DIP00016712-0	info@holbrookfc.com	24/06/2015 09:25:55	info@holbrookfc.com	Decision In Principle



Scroll down to New DIP and press the button. This will be at the bottom of the screen.

The new DIP screen will load. You are able to add documents and notes before you submit your completed DIP to the system. If the DIP was originally an enquiry, then all documents and notes will have been copied over automatically.

Complete the relevant fields and press Next to proceed to the notes screen.

Welcome,  
**Neal Jannels**

Dashboard  
 Main Menu >

Home / Case Manager / Create DIP

🔒 Currently locked by info@holbrookfc.com

DIP00016712

**b b**

Decision In Principle (DIP received and acknowledged)

[Case Options](#)

1 Step 1  
Loan Details

2 Step 2  
Applicant(s) Details

3 Step 3  
Employment Details

4 Step 4  
Credit Commitments

5 Step 5  
Property Details

Purchase Price	Loan Amount	LTV	Term
£ 250000	£ 125000	50 %	25 Years

Application Type*	Application Sub Type	Mortgage Type
Residential Mortgage	Regulated	Purchase
Lender	Repayment Method	Product Type
Unknown	Capital And Interest	Fixed

[Next](#)

Complete the files here.

Please note - You maybe unsure of the lender at this stage, if so, please select the Unknown option from the drop down.

Complete the details and press the Next button to proceed to the applicants screen.

Welcome,  
Neal Jannels

Dashboard

Main Menu

DIP00016712  
b b

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Decision In Principle (DIP received and acknowledged)

Case Options

Step 1 Loan Details    Step 2 Applicant(s) Details    Step 3 Employment Details    Step 4 Credit Commitments    Step 5 Property Details

Applicants

**Applicant 1**

Title

First Name     Middlename

Last Name     Maiden Name

Date of Birth\*     Nationality\*

Marital Status     NI Number

You can vary the number of applicants to suit your requirements and complete the fields displayed.

Some questions, if answered yes, will produce additional fields that will require your completion.

A postcode finder is built into the system. Therefore to save time when inputting the address, just input the postcode and press the Lookup Button.

Once all the relevant fields have been completed, then please press the Next button to proceed to the employment section.

Welcome, Neal Jannels

Dashboard

Main Menu

Step 1 Loan Details

Step 2 Applicant(s) Details

Step 3 Employment Details

Step 4 Credit Commitments

Step 5 Property Details

### Neal Jannels

Employment Status Employed	Employment Type Permanent
Occupation	Employer Name
Employment Commenced	Gross Annual Income £
Overtime / Bonus / Allowances £	Overtime / Bonus Guaranteed Yes No
Other Income £	Other Income Source

Remove

Add new

Back Next

The employment page displays details depending on the employment status selected.

If you wish to add a secondary employment, please press the Add new button.

Complete the fields displayed and press the Next button to proceed to Credit Commitments.

board

Menu >

Step 1  
Loan Details

Step 2  
Applicant(s) Details

Step 3  
Employment Details

**Step 4**  
Credit Commitments

Step 5  
Property Details

**Neal Jannels**

Has the Client got any secured / unsecured financial commitments?  Yes  No

Lender	Type	
<input type="text"/>	Credit Card ▾	

Balance Outstanding	Monthly Payment	Term Left
£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>

To be paid on completion of this mortgage?  Yes  No

Remove

Add new

Back
Next

The credit commitments page allows you to add all the commitments the clients have. You can add as many as required.

Please ensure this section is fully completed.

Once all the relevant fields have been added, please press the Next button to go to the Property Details.

DIP00016712  
b b

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Decision In Principle (DIP received and acknowledged)

Case Options ▾

<input checked="" type="radio"/> Step 1 Loan Details	<input checked="" type="radio"/> Step 2 Applicant(s) Details	<input checked="" type="radio"/> Step 3 Employment Details	<input checked="" type="radio"/> Step 4 Credit Commitments	<input checked="" type="radio"/> Step 5 Property Details
---	---	---	---	---

Address 1 <input type="text"/>	Property Type* <input type="text" value="Select..."/>	Bedrooms* <input type="text" value="0"/>
Address 2 <input type="text"/>	Property Age* <input type="text" value="0"/>	
City <input type="text"/>	Tenure* <input type="text" value="Select..."/>	
County <input type="text"/>	Is the property above or near commercial premises? <input type="radio"/> Yes <input checked="" type="radio"/> No	
Postcode <input type="text"/> <input type="button" value="Lookup"/>	Is the property a New Build? <input type="radio"/> Yes <input checked="" type="radio"/> No	Is the property ex-local authority? <input type="radio"/> Yes <input checked="" type="radio"/> No
Country <input type="text" value="Select..."/>		

The property page will show fields depending on the information supplied. Please make sure all the relevant information has been completed.

If the application is for a remortgage, then a copy button will appear to allow you to copy the address to this page. There is also a postcode finder as well to save you time.

Once all fields have been completed, please press the next button to proceed to the Budget Planner.

**AToM Budget Planner**

1

Step 1  
Household Income

2

Step 2  
Debt Repayment

3

Step 3  
Living Expenses

Write down all the income coming into the household per month after tax and any other deductions.

Make sure you consider all income, including contributions from adult children or lodgers, and estimate the monthly value of irregular income like overtime or occasional work.

Applicant 1 Monthly Income	£	<input type="text"/>
Applicant 2 Monthly Income	£	<input type="text"/>
Part Time Income	£	<input type="text"/>
Jobseeker's Allowance	£	<input type="text"/>
Child Benefit / Tax Credits	£	<input type="text"/>
Working Tax Credits	£	<input type="text"/>
Maintenance	£	<input type="text"/>
Pension	£	<input type="text"/>
Other Benefits	£	<input type="text"/>
<b>Total Income</b>	<b>£</b>	<input type="text"/>

Next

The Budget planner is a four step process and is required for all lenders on our panel. Please make sure you enter monthly figures into this.

The DIP is automatically saved once you press the Next button to move screens, so if you do not have this information for the budget planner, you can come back to it later once obtained.

Once completed press the next button to go to the Notes screen.

Currently locked by info@holbrookfc.com

DIP00016712  
**Mr Neal Jannels**

Decision In Principle (DIP received and acknowledged)  
 Case Options ▾

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**Step 1**  
Loan Details

**Step 2**  
Applicant(s) Details

**Step 3**  
Employment Details

**Step 4**  
Credit Commitments

**Step 5**  
Property Details

Type	Activity Date	User	Information
Note	24/06/2015 09:27:23	neal.jannels@atomltd.co.uk	received and testing

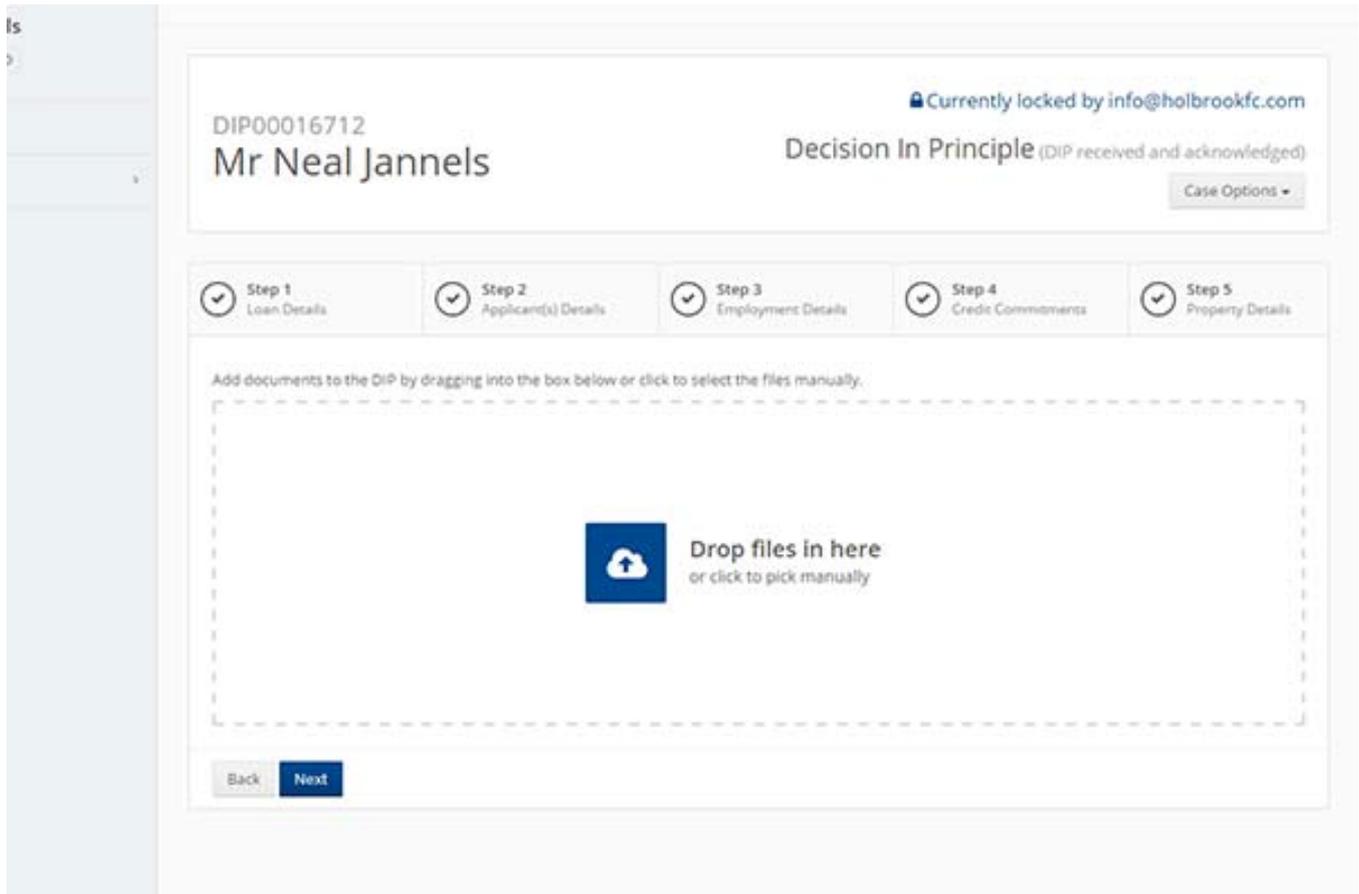
[Add new note](#)

[Back](#) [Next](#)

Add any notes here regarding this DIP. If the DIP has been converted from an Enquiry, then the previous notes will be displayed here as well.

Once the DIP is being process by our Sales team, any notes they add will show on this screen and you will be able to keep yourself updated with the progress of the DIP.

Once you have added your notes, press the Next button to continue to documents.



DIP00016712  
Mr Neal Jannels

Currently locked by info@holbrookfc.com  
Decision In Principle (DIP received and acknowledged)  
Case Options ▾

Step 1 Loan Details  
Step 2 Applicant(s) Details  
Step 3 Employment Details  
Step 4 Credit Comments  
Step 5 Property Details

Add documents to the DIP by dragging into the box below or click to select the files manually.

Drop files in here  
or click to pick manually

Back Next

You can upload any relevant documents to the DIP here. Please make sure your documents have loaded correctly. A green bar will appear with a green tick. REMEMBER – large files take longer to load.

Once you have uploaded your documents, press the Next button to proceed to the disclaimer

<input checked="" type="checkbox"/> Step 1 Loan Details	<input checked="" type="checkbox"/> Step 2 Applicant(s) Details	<input checked="" type="checkbox"/> Step 3 Employment Details	<input checked="" type="checkbox"/> Step 4 Credit Commitments	<input checked="" type="checkbox"/> Step 5 Property D
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To submit this DIP, agree to the disclaimer below and then click the submit button. Once submitted this DIP can not be amended.

**Disclaimer**

I confirm permission has been obtained from my clients/s, for All Types of Mortgages Ltd (AToM) to arrange for a credit assessment to be carried out on my client/s and/or ask a lender/lenders to do so. The clients have been made aware that the files of licenced Credit Reference Agencies may be searched and that they will keep a record of the search. In the case of joint applications and those involving guarantors, the relevant parties have been made advised of any implications / effects on their own records. I confirm I have interviewed the client/s in accordance with an approved and compliant process, duly fulfilling my regulatory and legal obligations. I am duly qualified to provide advice / recommendation and appropriately registered / authorised under the Financial Conduct Authority.

Where client(s) is/are not present: I confirm that I am acting as an agent for the absent applicant(s)\*. In doing so I confirm that I have the authority to consent to a credit search being carried out on the absent applicant(s).

All information, with in this Enquiry / Decision in Principal request, is provided to AToM with the permission of the client/s. I declare all details provided are accurate and have been checked as far as possible (NOTE - subsequent documentary confirmation / evidence may be required by the Lender).

I understand that AToM can only process and provide potential outcome/s based on the details provided. I declare, I am aware the information provided will / may be used in the completion / pre-population of any submission / application form which may subsequently be forwarded to the Lender, once indicated by me. The client has been duly informed.

NOTE - AToM cannot be held responsible for any undisclosed / inaccurate information that materialises and / or subsequently effects any decision in principal /approval.

Please read the disclaimer and tick the box in the left corner to confirm you have read it.

Pressing submit will send the DIP to us. Please wait for the system to reload before changing screens.

Once the DIP has been submitted, no amendments can be made.

You can add notes and extra documents by pressing on the relevant tabs and you can run through the screens to make sure the information is correct.