

**Chorley
Building
Society**

TRUSTED SINCE 1859

Intermediary



Submit a Decision In Principle

Intermediary Use Only



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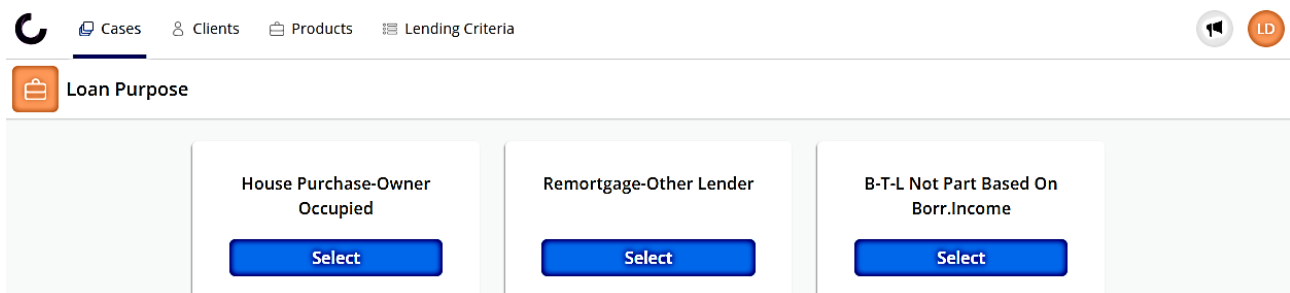
Start a New Case

In order to submit a Decision in Principle you need to **Start New Case** and add the either new or existing clients to it.

Once clients have been added, you can then complete all required information at which point the Decision in Principle will automatically refer so that a credit file assessment can be undertaken.

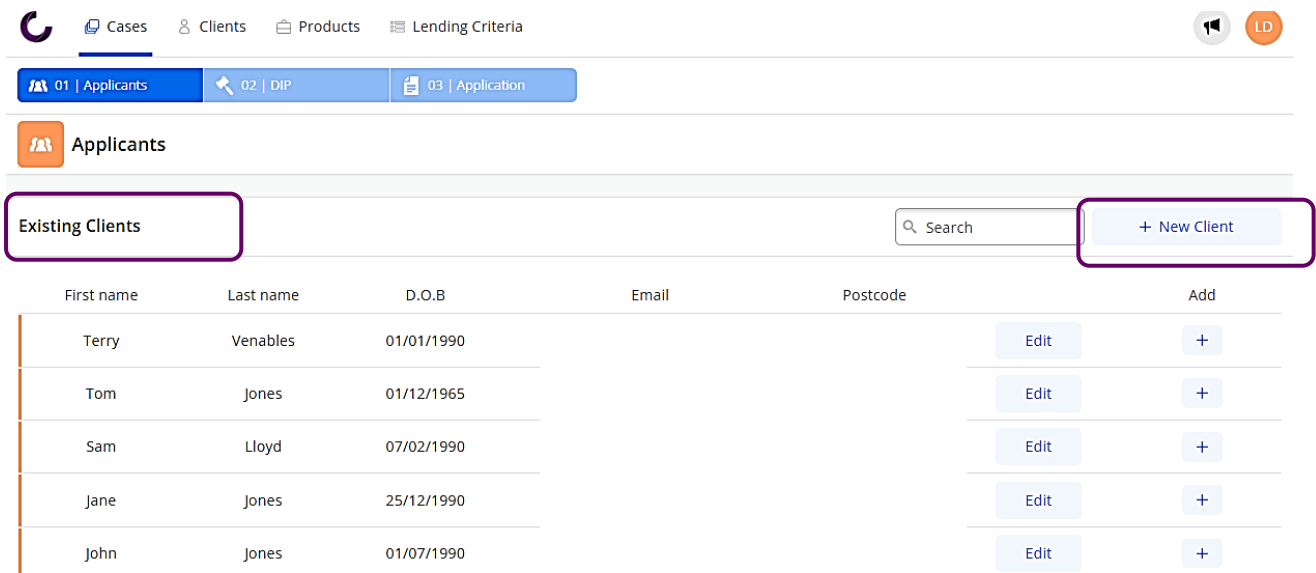


You will then be presented with the **Loan Purpose** screen – you should select the appropriate option



Add Clients

The next step is to add the applicants – this can either be from your **Existing Clients** or by creating a **New Client**.



New Client

Click on the **+ New Client** button then complete the information for the client and select **Add Client**

Add a new client ×

Title

First name

Last name

Date of birth

Post code

Enter address manually

Email address

Contact number

The new client will then appear in the **Existing Clients** section.

Select Clients

Select **all required clients*** by clicking on the **Add** button which will move the client to the **Selected Clients** section.

Existing Clients 🔍 Search

| First name | Last name | D.O.B | Email | Postcode | |
|------------|-----------|------------|-------|----------|--|
| Tom | Jones | 01/12/1965 | | | <input type="button" value="Edit"/> <input type="button" value="Add"/> |
| Sam | Lloyd | 07/02/1990 | | | <input type="button" value="Edit"/> <input type="button" value="Add"/> |
| Jane | Jones | 25/12/1990 | | | <input type="button" value="Edit"/> <input type="button" value="Add"/> |
| John | Jones | 01/07/1990 | | | <input type="button" value="Edit"/> <input type="button" value="Add"/> |

Selected Clients

| First name | Last name | Main applicant | Remove |
|------------|-----------|----------------------------------|----------------------------------|
| Terry | Venables | <input checked="" type="radio"/> | <input type="button" value="✕"/> |

The process should then be repeated until all required clients have been added. If the incorrect client is selected you can simply click on the **Remove** button.

*** Please ensure that you have added all clients that will be party to the mortgage before proceeding further as you will not be able to do so once you proceed beyond this point.**

Main Applicant

You should ensure that the correct client is showing as the **Main Applicant** – the main applicant will be the sole eligible customer for voting rights, subject to the Society's criteria in their rules and memorandum.

The main applicant can be changed by ticking and unticking as appropriate

Selected Clients

| First name | Last name | Main applicant | Remove |
|------------|-----------|----------------------------------|----------------------------------|
| Jane | Jones | <input checked="" type="radio"/> | <input type="button" value="X"/> |
| John | Jones | <input type="radio"/> | <input type="button" value="X"/> |

Submission Route

You then need to select which Network or Mortgage Club the case is being submitted through by selecting the dropdown arrow on **Select a submission route** then select **Continue**

Selected Clients

| First name | Last name | Main applicant | Remove |
|------------|-----------|----------------------------------|----------------------------------|
| Jane | Jones | <input checked="" type="radio"/> | <input type="button" value="X"/> |
| John | Jones | <input type="radio"/> | <input type="button" value="X"/> |

Select a submission route

- Direct Application
- Networks --
- Sesame Bankhall Group
- BENEFICIAL LIFE (LONDON) LIMITED
- THE ONLINE PARTNERSHIP

Select a submission route

Completing a DIP

You will be presented with the following screen and you should work through each question – any question highlighted in **ORANGE** is a mandatory field and you will not be able to progress to the next screen until all mandatory fields are completed.

The screenshot shows the 'Broker Declaration' form for Jane Jones (Main Applicant). The form is divided into several sections with orange highlights indicating mandatory fields:

- Why have you chosen the Chorley Building Society?** (Mandatory) with options: Business Development Manager Visit, Business Development Manager Event, Chorley Website, Previously Submitted Business, Existing Chorley Customer, Sourcing System / Helpdesk.
- Which Mortgage Network or Club is being used in connection with this application?** (Mandatory) with a dropdown menu set to 'Please select'.
- Please provide your mobile telephone number** (Mandatory) with a text input field.
- Please provide the name and email address of anyone at your firm who requires updates on the application** (Mandatory) with a text input field.
- Which level of service have you provided in accordance with the Mortgage Conduct of Business rules?** (Mandatory) with options: Advised, Execution Only.
- If we are paying a procurement fee, will any part of this be refunded to the applicant?** (Mandatory) with a text input field.

The left sidebar shows the navigation menu with 'Broker Declaration' selected. A blue button labeled 'Applicant Details' is located at the bottom right of the form.

Once all required information has been completed for the current section the section a **GREEN** tick will appear next to it and you will be able to navigate to the next section by clicking the next section on the bottom right-hand corner.


The screenshot shows the 'Applicant Details' form for Jane Jones (Main Applicant). The form is divided into several sections with orange highlights indicating mandatory fields:

- Purpose of Loan** (Mandatory) with options: House Purchase-Owner Occupied, Remortgage-Other Lender, B-T-L Not Part Based On Borr.Income.
- Enquiry Type** (Mandatory) with a dropdown menu set to 'Please select'.
- Is this application for a Fixed Mortgage Product?** (Mandatory) with options: Yes, No.
- Is this application being made by an applicant with power of attorney?** (Mandatory) with options: Yes, No.
- Title** (Mandatory) with a dropdown menu set to 'Mrs'.
- Surname(s)** (Mandatory) with a text input field containing 'Jones'.
- Firstname(s)** (Mandatory) with a text input field containing 'Jane'.

The left sidebar shows the navigation menu with 'Broker Declaration' selected and a green checkmark next to it. A blue button labeled 'Dependant Children' is located at the bottom right of the form.

Based on the way you answer certain questions some sections may not be required and the following screen will be displayed. You can simply click to the next section of the application.

Jane Jones (Main Applicant)



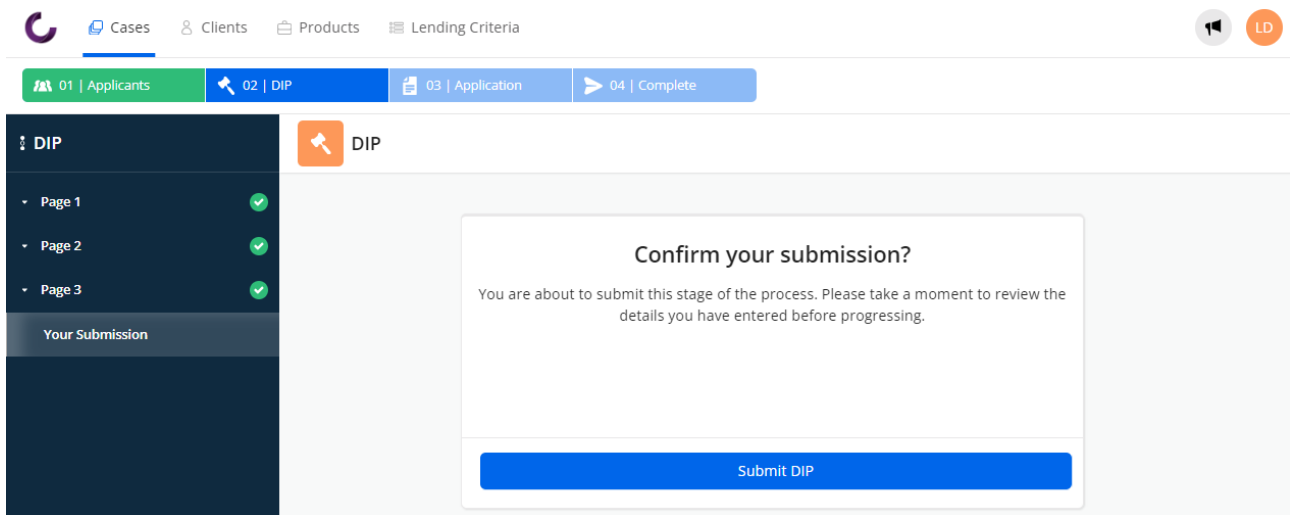
This step may not be required.

If you have completed all of the previous steps and there are no questions showing then this step is not required.
Please click the button in the bottom right to continue.

Submit DIP

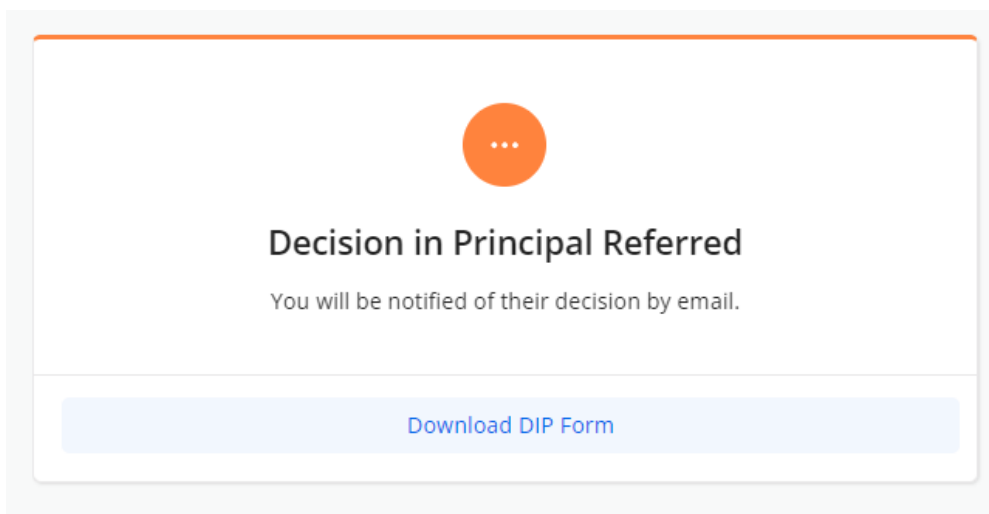
When all steps of all stages have been completed you can submit your application.

Click the **Submit Application** button which will send the application to the Society for review.



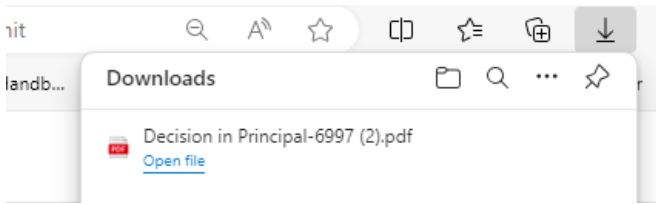
The screenshot shows a navigation bar with 'Cases', 'Clients', 'Products', and 'Lending Criteria'. Below it is a progress bar with four stages: '01 | Applicants', '02 | DIP', '03 | Application', and '04 | Complete'. The 'DIP' stage is active. On the left, a sidebar lists 'Page 1', 'Page 2', and 'Page 3', all with green checkmarks, and 'Your Submission'. The main content area displays a confirmation dialog titled 'Confirm your submission?' with the text: 'You are about to submit this stage of the process. Please take a moment to review the details you have entered before progressing.' A blue 'Submit DIP' button is at the bottom of the dialog.

You will then receive the following notification on all cases as the DIP will now be reviewed by an Underwriter and a Credit Search undertaken.



The notification screen features an orange circle with three dots at the top. Below it, the text reads: 'Decision in Principal Referred' and 'You will be notified of their decision by email.' At the bottom, there is a light blue button labeled 'Download DIP Form'.

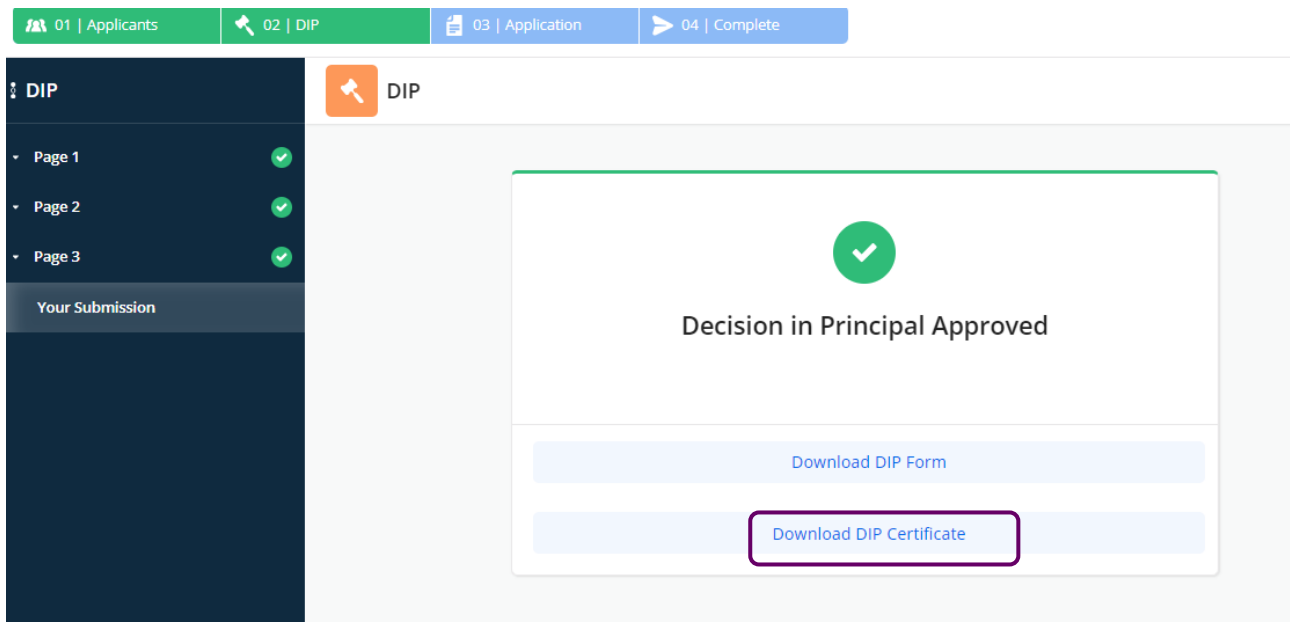
Once submitted you are able to download a copy of the application form which can then either be printed or saved. To do this click on the **Download Application DIP Form** button. The form will then appear in your downloads and you can either print or save as required.



Once the DIP has been reviewed one of the following decisions will be updated by the Underwriter.

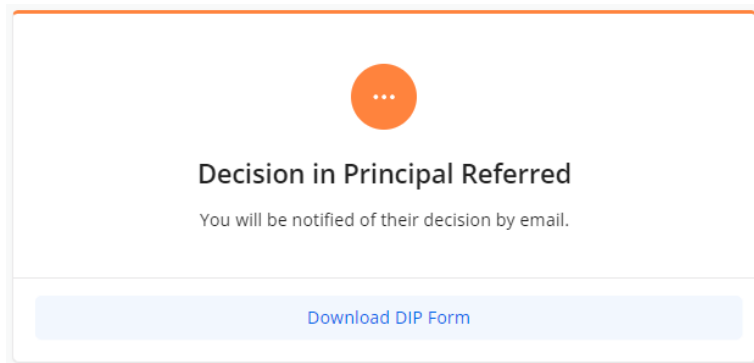
Approved

This means that the case meets criteria and can progress to the next stage of the application process. When you navigate to the case and click on **DIP** in the stage progress bar you will be able to see this decision and Download a DIP Certificate (if required).




Referred

If the DIP has been referred this means that further information is required before the Society can make a decision on your case. You will receive a separate notification regarding this and the following notification will be provided.



Declined

If the DIP is declined the following notification will be returned and you will receive additional information from the Society about the reason for the decline. The case will not be able to progress any further.



Decision in Principal Declined

[Download DIP Form](#)

