



Broker Online Portal User Guide



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1. How to Log-in

To effectively use the system, you will require one of the following operating systems:

Operating system

Windows

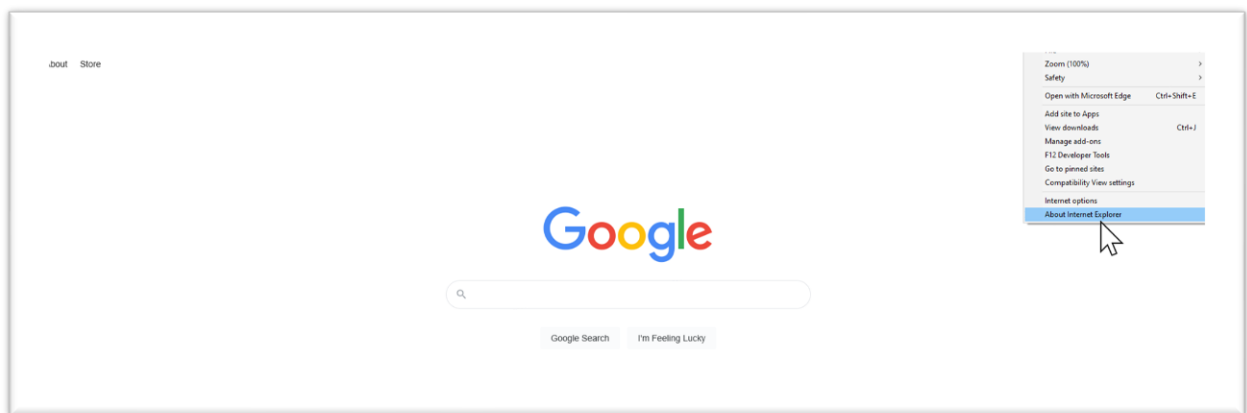
Browser

Internet Explorer 11
Edge (latest versions)
Google Chrome (latest versions)
Mozilla Firefox (latest versions)

macOS

Safari 9 and later
Google Chrome (latest versions)
Mozilla Firefox (latest versions)

If you do not have one of these, you may experience some usability issues with the system



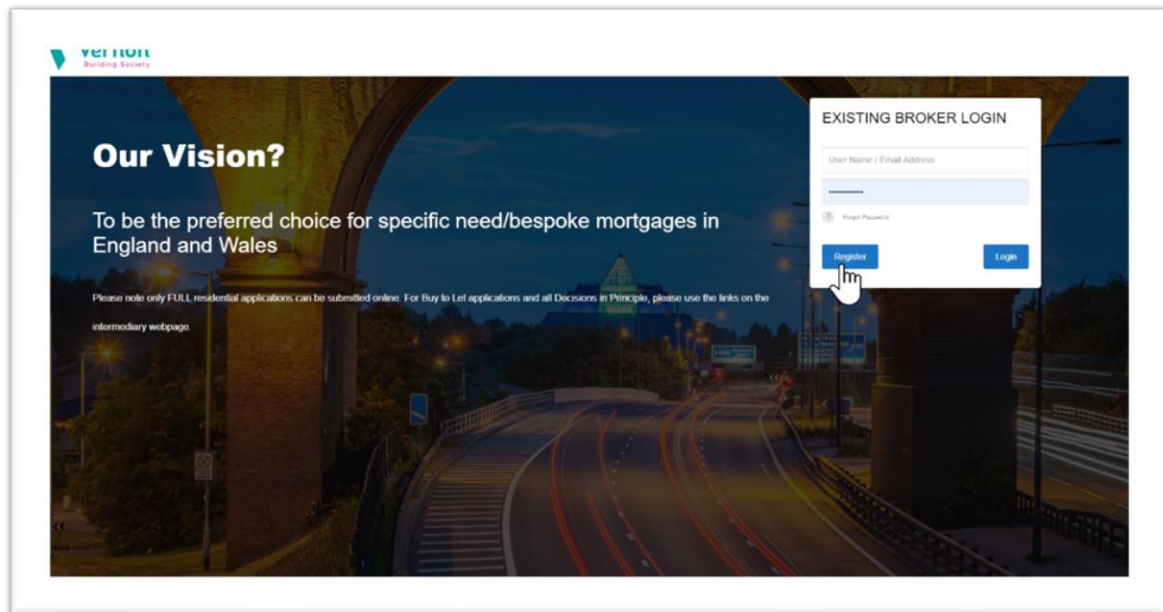
To check what browser version of Internet Explorer you are currently using:

- Open Internet Explorer
- Settings button and selecting “About Internet Explorer

2. Online Registration

To begin using Broker Online, you must first register as a user.

To begin the registration process you should access the online portal via our website <https://www.thevernon.co.uk/intermediaries/>



Click **'Register'**

Registration Type

Please select the type of Registration you wish to complete.

Registration Type	Select
New Registration	<input checked="" type="radio"/>
Advisor to existing Registration	<input type="radio"/>

Already Registered ?

Next

The 'Your Details' form contains the following fields: Email Address, Select Title, Full Name, Select Job Title, Password, and Confirm Password. There are 'Previous' and 'Next' buttons at the bottom. Two callout boxes provide additional instructions: one pointing to the Email Address field stating 'Once registered, your email address will become your username.', and another pointing to the Password field stating 'Your password must be 8 characters or longer, and have at least one upper case, lower case and a number, as well as a special character (e.g. ! £\$%^&*~#).'.

Your Details

Email Address

Select Title

Full Name

Select Job Title

Password

Confirm Password

Previous Next

Once registered, your email address will become your username.

Your password must be 8 characters or longer, and have at least one upper case, lower case and a number, as well as a special character (e.g. ! £\$%^&*~#).

Complete all fields in **'Your Details'** and select **'Next'**

The 'Organisation Details' form contains the following fields: FCA Number, Organisation Name, Trading As Name, Post Code, Property Name, Property Number, Road, District, Town, County, Phone Number, Network, and Mortgage Clubs. There is a 'Lookup' button next to the Post Code field. There are 'Previous' and 'Next' buttons at the bottom.

Organisation Details

FCA Number

Organisation Name

Trading As Name

Post Code

Lookup

Property Name

Property Number

Road

District

Town

County

Phone Number

Network

Mortgage Clubs

Previous Next

Under Organisation Details complete all the fields and select **'Next'**.

Confirm Your Details

Name

Email Address

FCA Number

Thank you for registering. Please confirm your details and press 'Create Account' to complete your registration.

[Previous](#) [Create Account](#)

Finally, you will be asked to confirm your details. Once you are happy the information entered is correct, select 'Create Account'.

You will then receive this prompt on your screen.

Please check the email address that you used to register.

Our Vision?

To be the preferred choice for specific need/bespoke mortgages in England and Wales

Please note only FULL residential applications can be submitted online. For Buy to Let applications and all Decisions in Principle, please use the links on the intermediary webpage.

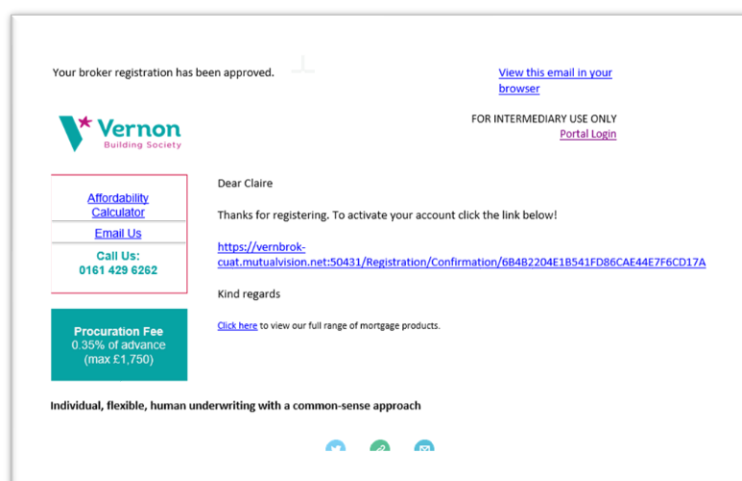
Thank you for registering your account. Please check your email for further instructions.

EXISTING BROKER LOGIN

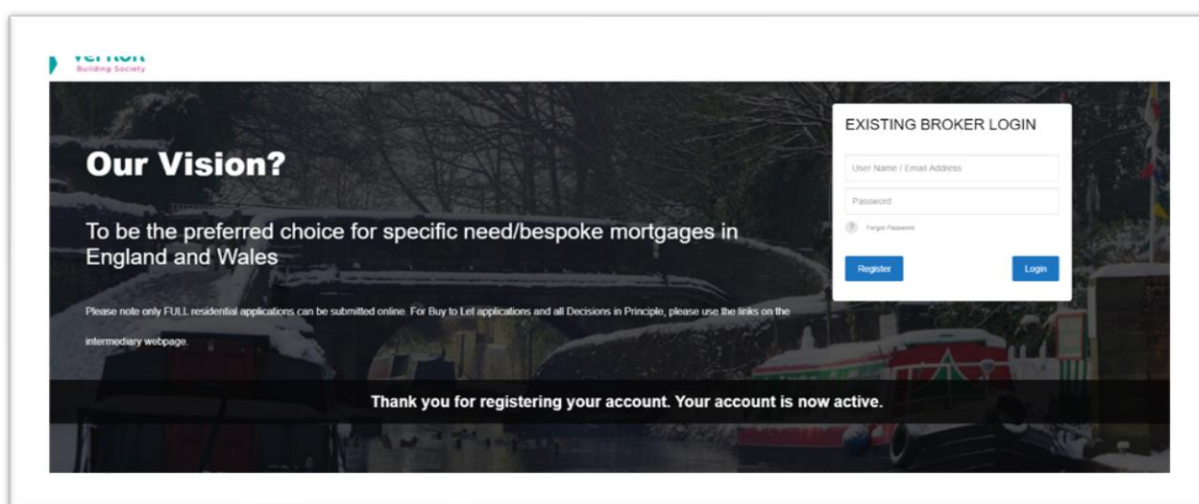
[Forgot Password](#)

[Register](#) [Login](#)

You will receive the following email – click the link to activate your account.



You will then be taken to the following screen which confirms your account is now active.



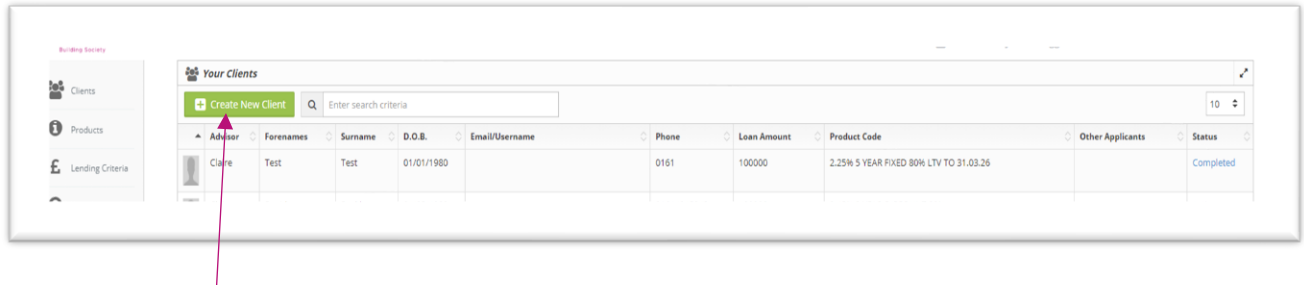
Once your account has been created, you will be able to log into the system with your username (your email address) and your password.



You can enter client/application details but will not be able to submit the application until the Society has approved your Online registration. You will receive an email confirming when this has been done.

3. How to Create a Client

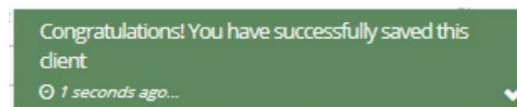
Once logged in, you will see the page below. This is where you will be able to create new clients and access a list of any clients you have already created.



Select **'Create New Client'** in the top left-hand corner of the page.

You will be directed to the **'Customer Details'** page where you should enter information relating to your client and select **"Save Client Details"**.

Once you have saved your client details a pop message will display in the top right-hand corner of the page informing you the details were saved successfully.



4. How to Create and Submit an Application

Once you have saved the client's details, you will see the application option at the top of the screen. Here you can select to either complete a **“Single Application”** or a **“Joint Application”**. Select the appropriate option.

Applications

[+ Create A New Single Application](#)
[+ Create A New Joint Application](#)

Once you have made your selection, you will be directed to select any mortgage clubs you are affiliated with.

Tell us more about your application

Please tell us which submission route you wish to use for this application.

Direct Application

Direct Application

For joint applications: add other applicant at this stage by selecting 'Add' additional applicants in the top right-hand corner.

If you already have the second applicant as a client you will be able to select them from your list, and click 'add selected applicant'.

If they are not already a client, select 'Create New Client' to add information and (if applicable) copy address information from applicant one.

Applications

[+ Active](#)
[29 April 2021](#)
[\(Application id: 2121\)](#)
[Submit Application](#)

Additional Applicants [+](#)

Your Applicants

[+ Create New Client](#)

Forenames	Surname	D.O.B.	Email/Username	Road	Town	Postcode	Phone	Select
... Hide								+ Add Selected Applicant

Once you have created the client(s) details, click **'Application'** icon.

Applications

[+ Active](#)
[28 April 2021](#)
[\(Application id: 2117\)](#)
[Submit Application](#)

Additional Applicants [+](#) [Add](#)

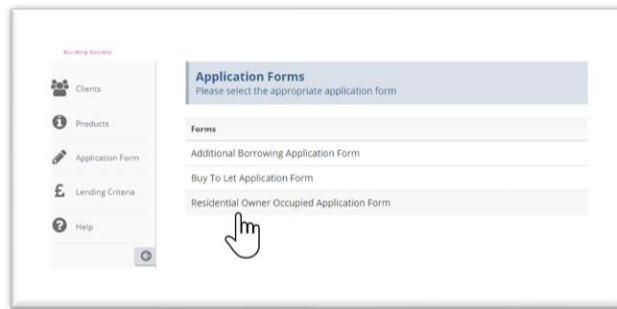
Application Process Status

Please click on the Application icon to get started.

[Application](#)

[Cancel Application](#)

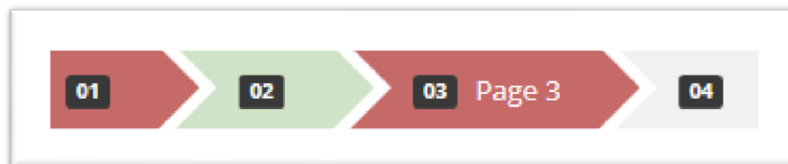
You will then be asked which type of application form you require.



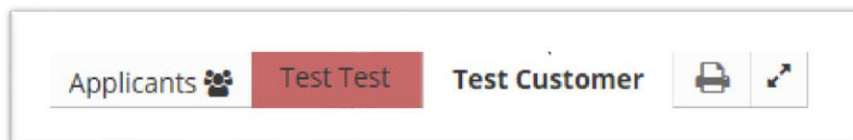
Select the form to begin keying in the application.

Complete the form with the relevant information. All mandatory questions will be highlighted in red.

The chevrons at the top of the page indicate completion status. If they are red, there is still mandatory information missing and green indicates full completion



If you have multiple clients, the tabs at the top of the page will tell you which client details you should be completing (black text on white background)



At the top and bottom of each page, use the next button to move forward. If you need to revisit previous questions, click **“previous”**




Where required to provide multiple lines of information, use the **“Add New Row”** button to get further fields.

Do you have any existing commitments?	Name of Lender	Remaining term: Years/months	Amount of loan(s) outstanding	Monthly Repayments	Who is responsible for payments?	To be paid on or before completion of this advance?
Yes <input type="radio"/> No <input type="radio"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="radio"/> No <input type="radio"/>

[Add New Row](#)
[Edit](#) / [Store Cards](#)

When selecting a product from the drop down list, please be aware that the fees that appear are only the fees you can elect to add, there may be other fees applicable to the mortgage and scheme that cannot be added and would need to be paid:



Fees that can be added to your loan amount

Fee Name	Fee Amount	Select
Product Fee	£999.00	<input type="checkbox"/>

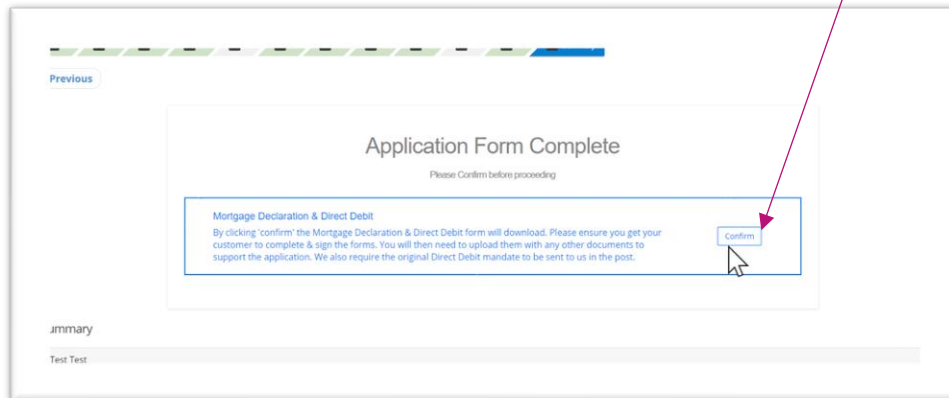
[Add Selected Fees](#)
[Do not add fees](#)

On the final page of the Application form, you will see a summary. The colours indicate missing information. Red means mandatory information has not been completed, and you will be unable to submit the Application until this has been completed.

Credit History
Details of Defaults and County Court Judgments
Anticipated Changes
Property to be used as Security
Property Address
Property Details
Family, Dependents and Other People Who Live With You
Valuation Report
Valuation
Access arrangements for the Society's valuer
Solicitor / Conveyancer

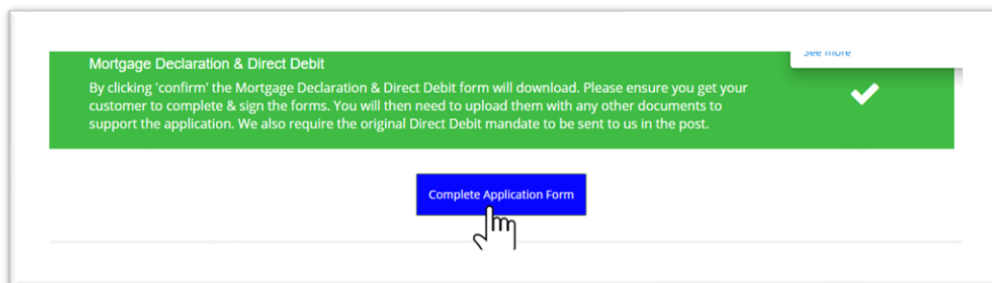
You can click on the item on this list to take you to the non-completed fields.

Once all the mandatory information has been completed you will need to download the Mortgage Declaration & Direct Debt form by clicking the **'Confirm'** button.



The screenshot shows a web interface with a progress bar at the top. Below it, a box titled 'Application Form Complete' contains the text 'Please Confirm before proceeding'. Inside this box, there is a section titled 'Mortgage Declaration & Direct Debt' with a paragraph of instructions. A 'Confirm' button is located to the right of this section. A red arrow points from the text in the first paragraph to the 'Confirm' button. At the bottom left, there are links for 'Summary' and 'Test Test'.

Please ensure you get your customer to complete & sign the forms. You will then need to upload them with any other documents to support the application. We also require the original Direct Debit mandate to be sent to us in the post.



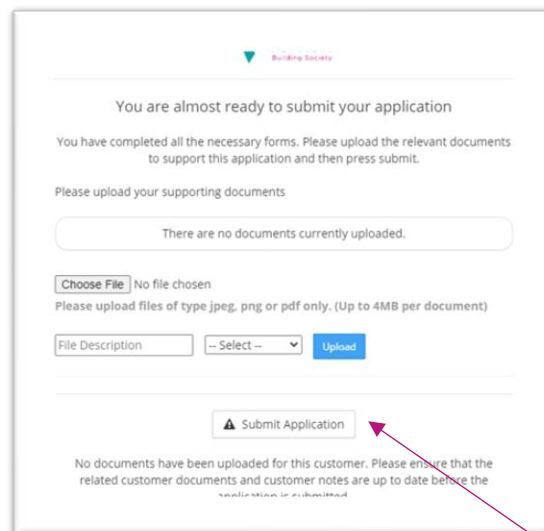
The screenshot shows a green banner at the top with the title 'Mortgage Declaration & Direct Debt' and a checkmark icon. Below the banner, there is a paragraph of instructions. At the bottom, there is a blue button labeled 'Complete Application Form' with a hand cursor icon pointing to it.


You will now be able to complete the application by clicking **'Complete Application Form'**.

The following pop up box will then appear, and you need to attach all the necessary supporting documents.



You will not be able to submit applications until you have uploaded the supporting documents



 Vernon Building Society

You are almost ready to submit your application

You have completed all the necessary forms. Please upload the relevant documents to support this application and then press submit.

Please upload your supporting documents

There are no documents currently uploaded.

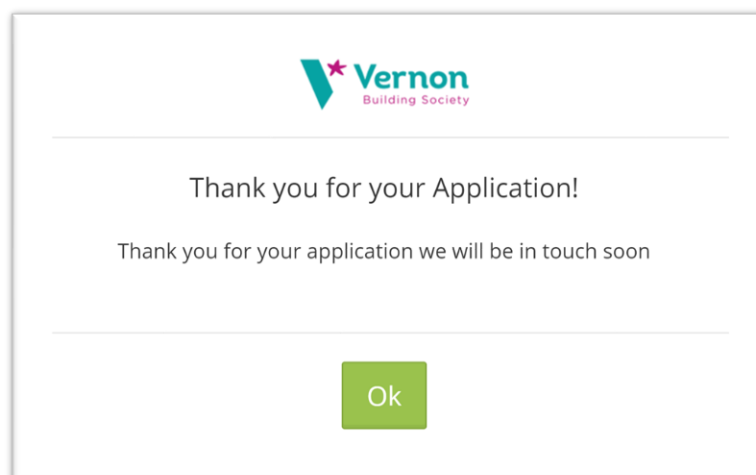
No file chosen


Please upload files of type jpeg, png or pdf only. (Up to 4MB per document)

No documents have been uploaded for this customer. Please ensure that the related customer documents and customer notes are up to date before the application is submitted.

Once you have uploaded the required documents, click **'Submit Application'**

You will see the following pop-up message.



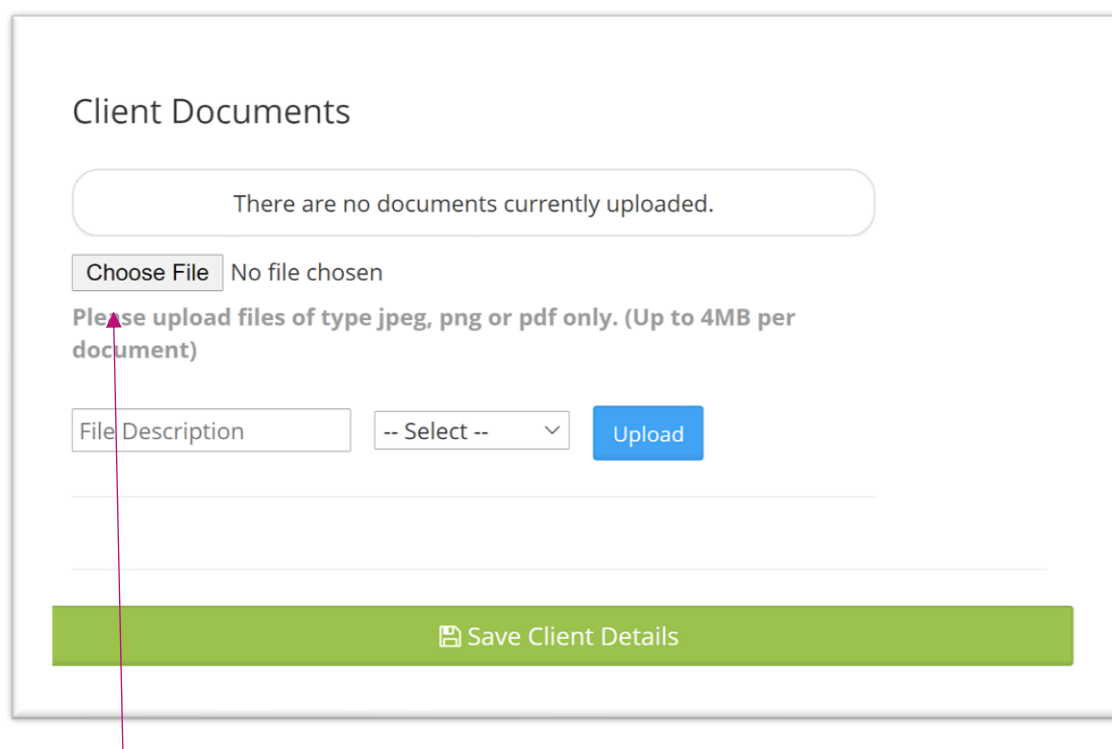
 Vernon Building Society

Thank you for your Application!

Thank you for your application we will be in touch soon

5. How to upload Supporting Documents after submitting an Application

In 'Your Clients' screen, click the name of the relevant client. Scroll down to '**Client Documents**' in the bottom right-hand corner of the screen.



Click '**Choose File**' and find the document you would like to upload.

Give the file a name in the '**File Description box**', then select the document type from the dropdown arrow.

Click '**Upload**'

A pop-up message will display in the top right-hand corner of the page confirming the upload was successful.

If you wish to amend the file description, click '**Edit**'. If you wish to delete the document, click '**Delete**'.

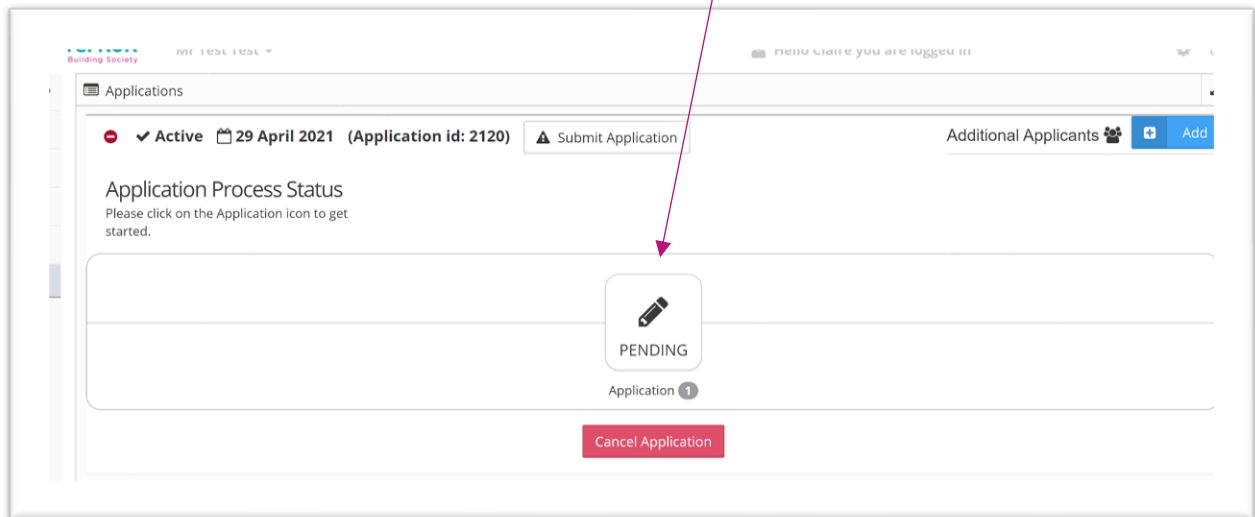
Continue this process to upload all relevant documents before submitting an application.

For more information on what supporting information is required, please see our lending guidelines in the intermediary section of our website:

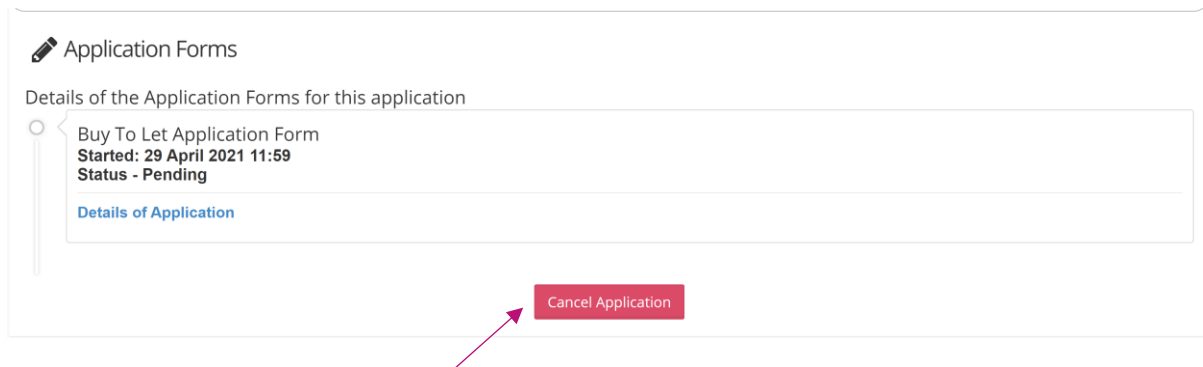
<https://www.thevernon.co.uk/Intermediaries/>

6. How to Access a Partially Keyed Application

If you leave the system for any reason part way through submission of an application, when you re-enter the system you will find the details saved to the point at which you left them. To access a case, log in and select the appropriate client. You will then see that the application is **'Pending'**, simply click on the icon to restart the Application.



By clicking on “Pending” a list of Application forms for this client will be displayed. To continue with the relevant application, click on **'Details of Application'** to return to the relevant form



You can also select **'Cancel Application'** in this area if your client is no longer proceeding

7. Notes

Once your client details have been saved you can also upload any notes which may support your application. You can simply complete the text box and select ‘Add Note’

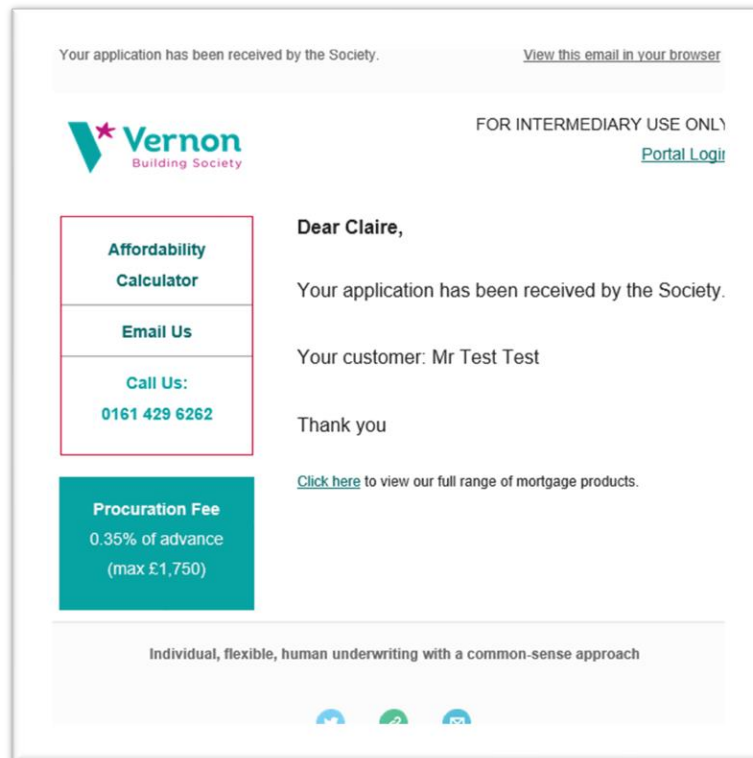
Notes

Note	Created By	Created On	
<div></div>			<div>+ Add Note</div>

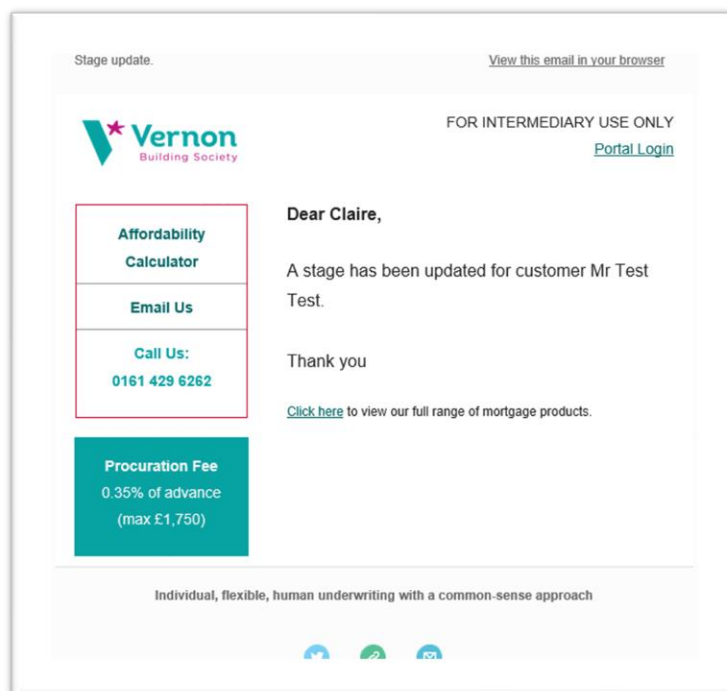
In addition, the Underwriters may add notes to the case which will also populate in this field.

8. How to track an Application

Once you have submitted an application, you will receive an email notification to confirm whether the application has been accepted.

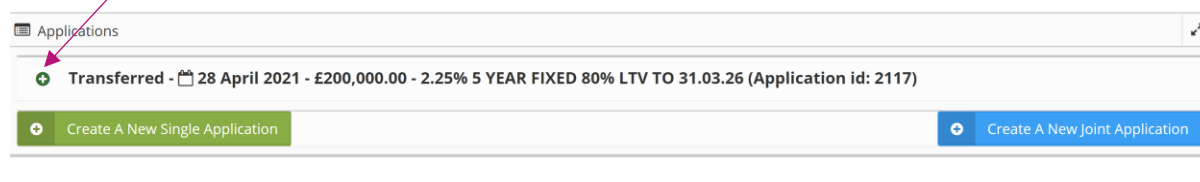


When the Society starts to process the application, you will receive an email to notify you that a stage component has been completed.

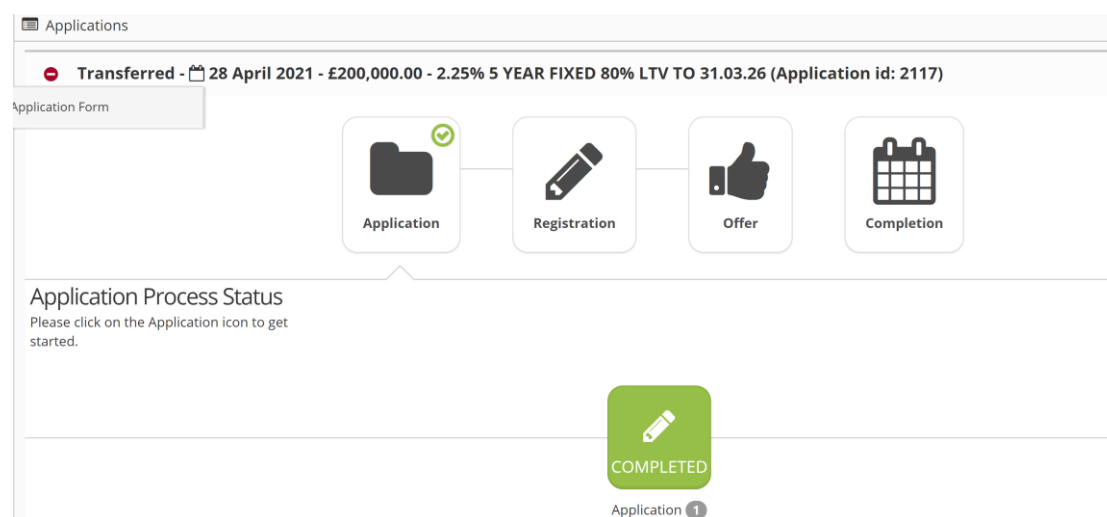


To view where the application is up to login to the system and select the relevant client.

Click the + sign to view the case details.

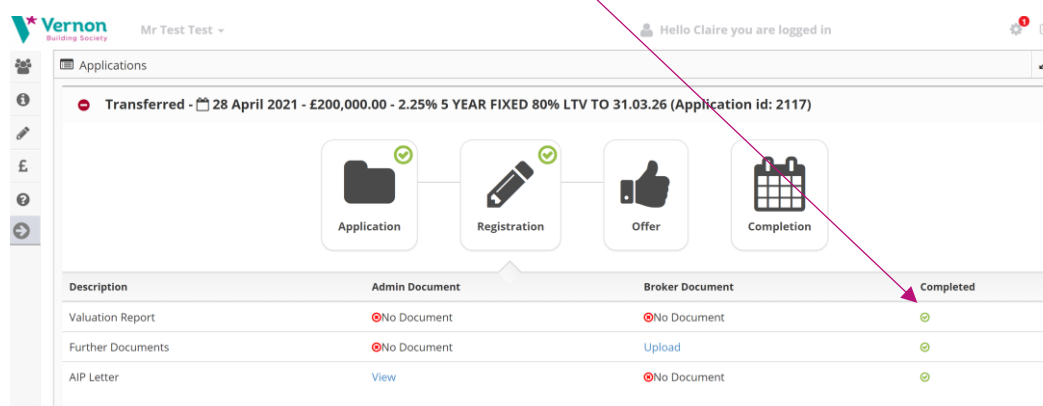


The first icon is 'application' where you can view the application form details. To do this, click the green completed icon and you will be able to view or download the application as a PDF.



The next 3 icons reflect the application process - registration, offer and completion. Within each of these stages are components which need to be completed in order for the application to progress.

When a component is complete a green tick will show under the completed column.



Applications

Transferred - 28 April 2021 - £200,000.00 - 2.25% 5 YEAR FIXED 80% LTV TO 31.03.26 (Application id: 2117)

Application Registration Offer Completion

Description	Admin Document	Broker Document	Completed
Valuation Report	No Document	No Document	✓
Further Documents	No Document	Upload	✓
AIP Letter	View	No Document	✓

If a document has been uploaded, for example an approval in principle letter, you can view this by clicking '**view**' under the 'admin document' column.

When all stages have been completed, a green tick will appear in the top right-hand corner of each icon.