MortgageBrain

XLENDEX - User Guide

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Introduction

Lendex is the delivery channel for mortgage application and submission processes. Compliant, efficient, FREE and simple to use, Lendex is designed to offer advisers immediate decisions direct from the lender without the need to re-key any information.

- One login for all lenders
- Submissions directly into lenders' systems
- Faster and more efficient than lender websites
- Over 1.5 million mortgage transactions processed to date

Lendex is jointly owned by:

- Lloyds Banking Group
- Nationwide Building Society
- RBS
- Virgin Money
- Barclays
- Santander

Registration

Before you begin using Lendex, it is necessary to register your details on the User Registration Database (URD). If you have already submitted applications using MTE, then you are already registered on the URD as they use the same process.

If you are not already registered, then contact our Support Desk on **01 254 4938** who will be happy to assist you in the registration process.

Your URD ID and password will be needed when you log into Lendex for the first time only. This is to authenticate your version of Lendex. The pin number you have chosen will be needed each time you send and track applications through Lendex.

Amending Registration Details

Should you ever need to change any of your registration details, such as company address, etc you can do so by logging on to <u>www.mteregistration.co.uk.</u> You will need the following details to login:

User ID Pin Number Password Surname

If you cannot remember your details please call Customer Services on **01 254 4938** for assistance.

Once you have logged in, you can edit any information previously entered. Once you have made the required changes, ensure you click on the button to Save Changes.

Logging on to Lendex

1. Using your Internet Browser, go to www.lendex.ie

| Privacy Policy Terms and Condition | IS | |
|------------------------------------|-----------------------|------------------|
| | × LEND | EX |
| | Email Address | |
| | Password: Password | |
| | Remember Me Forg | jotten password? |
| | © Mortaace Bra | Login |

- 2. Enter your Username and Password, and click Login.
- 3. Once logged in, you will be taken to the Lendex home page.

| LENDEX | | | | ł | lello Gareth Logout | Feedback 🙆 😂 | ⊠ 🖻 |
|----------------------------|----------------|-------------|-------------------------|-----------|---------------------------|--------------------------|---------------|
| Powered by Mortgage Bra | iin | | | New | Application Blank Form Se | nd/Track All Archived Ca | ses Options 🗸 |
| Home Page | | | | | Search | | Clear |
| 🛆 🗸 Last Updated | Case Reference | Client Name | 🗘 Lender | 🗘 Status | C Description | ⇔ Sent | |
| | | | | | | | |
| | | | No data available in ta | ble | | | |
| | | | | | | | |
| howing 0 to 0 of 0 entries | | | «First «Previous Next | > Last >> | | | |
| | | | | | | | |
| | | | | | | | |
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| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Completing an application form

1. On the Lendex home page, click **New Application**.

| LENDEX | | | | Не | ello Gareth Logout | Feedback 🙆 😂 | ⊠ 🖻 |
|---------------------------|----------------|-----------------|-----------|------------|------------------------|-------------------------------|-----------|
| Powered by Mortgage Brain | | | | New | Application Blank Form | Send/Track All Archived Cases | Options 🗸 |
| Home Page | | | | | Search | | Clear |
| 🛋 🗘 Last Updated | Case Reference | Client Name | C Lender | 🗘 Status | C Description | ⇔ sent | |
| 24/05/2021 09:58 | | Mrs Sarah Quinn | Haven AIP | Incomplete | Form incomplete | Act | ions 🗸 |
| 24/05/2021 09:56 | | Mr Martin Cross | Haven AIP | Incomplete | Form incomplete | Act | ions 🗸 |

2. Choose New Client, Haven AIP and click Create New Form.

| | Search | |
|-------|--|---------|
| ≎ Cas | New Application | \$ Sent |
| | Client | |
| | New Client Existing Client | |
| | Form Type | |
| | Agreements In Principle Full Mortgage Applications | |
| | Haven AIP | |
| | Create New Form Cancel | |

3. Complete all mandatory questions.



5. Save and Close the form.

Editing an Application form

1. On the Lendex home page, click the **Actions** <u>Actions</u> button next to the application you wish to edit. Click **Edit**.

| Client Name | C Lender | 🗘 Status | C Description | 🗘 Sen | Case Details |
|--------------------|-----------|---------------------------|-------------------------|-------|-----------------|
| Miss Laura Doyle | Haven AIP | Ready to Send | Form complete and valid | | New |
| Mrs Sarah Quinn | Haven AIP | Incomplete | Form incomplete | L | Edit Convert |
| Mr Martin Cross | Haven AIP | Incomplete | Form incomplete | | View |
| Miss Lorraine Ryan | Haven AIP | Incomplete | Form incomplete | | Archive |
| Mr Gareth Burke | Haven AIP | Incomplete | Form incomplete | | Hold |
| | | Conserved and a server of | | | Delete |

2. The application form will now open and any amendments can be made.

3. Click Validate.



- 5. Save and Close the form.
- 6. The application can now be sent back to the lender.

Viewing/Printing an Application form

1. Click the **Actions** button next to the application you wish to view as a PDF. Actions

2. Click **View** from the drop-down menu.

| Client Name | C Lender | 🗘 Status | C Description | 🗘 Sen | Case Details | |
|--------------------|-----------|---------------|---------------------------------------|-------|--------------|--|
| Miss Laura Doyle | Haven AIP | Ready to Send | Form complete and valid | 1 | New | |
| Mrs Sarah Quinn | Haven AIP | Incomplete | Form incomplete | | Edit | |
| Mr Martin Cross | Haven AIP | Incomplete | Form incomplete | | View | |
| Miss Lorraine Ryan | Haven AIP | Incomplete | Form incomplete | | Archive | |
| Mr Gareth Burke | Haven AIP | Incomplete | Form incomplete | | Hold | |
| | | | · · · · · · · · · · · · · · · · · · · | | Delete | |

3. Click the **Download** or **Print** icon to print the PDF or to save the form as a PDF to your computer.

| View | PDF | | Hello Gareth | Logout |
|------|------------|-------------|---|--------|
| | ≡ 6621.pub | 1 / 31 | - 81% + 🗄 \delta 📃 🛨 🖷 | |
| efe | | Required St | Mortgage Application Form Approval In Principle | va |
| | | Required | Photo ID Valid driver's license or passport. Address ID Valid utility bill within the last three months. | |
| | | Required | Payslips 3 payslips if paid monthly, 6 payslips if paid fortnightly, and 8 payslips if paid weekly covering previous 3 month period, including most recent payslip. Audited Accounts Last 3 years signed audited / certified accounts. Bank Statements | |
| I | 2 | Required | 6 month current account statements. P60 Business Statements Minimum last 6 months. | |
| | | Required | Income certificate | Close |

Sending and Tracking an application

1. Once an application is complete and valid, the status will be shown as **Ready To Send**.

| Client Name | C Lender | 🗘 Status | C Description | \$ Sent |
|------------------|-----------|---------------|-------------------------|----------------|
| Miss Laura Doyle | Haven AIP | Ready to Send | Form complete and valid | Actions 🗸 |

2. Click Send/Track All from the menu bar.

| New Application | Blank Form | Send/Track All | Archived Cases | Options 🗸 |
|-----------------|------------|----------------|----------------|-----------|
|-----------------|------------|----------------|----------------|-----------|

3. **Check** the application you wish to send, enter your **PIN Number** and click **Send**.

| | PIN Number Send | Cancel |
|------------------|-----------------|--------|
| Client | Status | • |
| Miss Laura Doyle | Queued | |
| Miss Laura Doyle | Queued | |

4. The application has now been sent to the lender.

Converting AIP's to a Full Application form

1. On the Lendex home page, click the **Actions** button next to the application you wish to convert. Actions

2. Click **Covert** from the drop-down menu.

| Haven AIP Ready to Send Form complete and valid New Haven AIP Incomplete Form incomplete Edit Haven AIP Incomplete Form incomplete View Haven AIP Incomplete Form incomplete View | C Lender | 🗘 Status | C Description | Sen Case Details |
|---|-----------|---------------|-------------------------|------------------|
| Haven AIP Incomplete Form incomplete Convert Haven AIP Incomplete Form incomplete View | Haven AIP | Ready to Send | Form complete and valid | New |
| Haven AIP Incomplete Form incomplete View Archive | Haven AIP | Incomplete | Form incomplete | Edit |
| Haven AIP Incomplete Form incomplete Archive | Haven AIP | Incomplete | Form incomplete | Convert |
| | | Incomplete | Form incomplete | Archive |
| | Haven AIP | Incomplete | Form incomplete | Delete |

3. Choose the **Full Mortgage Application** type you wish to convert to and click **Convert**.

| Convert Application | |
|----------------------------|-------------------------|
| Full Mortgage Applications | Agreements In Principle |
| O Haven FMA | |
| Convert Cancel | |

4. The lenders FMA will now open with the AIP's information prepopulated.

5. Once this form is completed please **Validate**, **Save** and **Close** Form.

6. Now you are ready to **Send and Track** the FMA.

Attaching documents to an application

1. After submitting an application to the lender, click the envelope icon next to the application

| 🚘 🗘 Last Updated | Case Reference | Client Name | 🗘 Lender | 🗘 Status | C Description | 🗘 Sent | |
|------------------|----------------|----------------|----------------|---------------|--------------------------|--------|-----------|
| 18/05/2020 13:50 | | Mr Kevin Guest | Nationwide DIP | Ready to Send | Form resubmit required a | ~ | Actions V |

2. Click on the **Documents** tab to view the list of required documents needed to support the application.

3. From the home screen click the **Actions** button next to the application and then choose **Attach Documents**. Actions

| | | Lender Messages | | • | | | |
|---------|---|---|-----------------------|---|---------------------|--|--|
| Accepte | d Documents | | | | Actions ^ | | |
| | | Document attachments | | | Case Details | | |
| | | | New Application | | | | |
| | | Mortgage Brain requires the following documentation in order to progr | iss your application. | | Edit Application | | |
| | Applicant 1 | Proof of earnings | required | | Convert Application | | |
| | Applicant 1 | Proof of identity | required | | View Application | | |
| | Applicant 2 | Proof of earnings | required | | Attach Documents | | |
| | Applicant 2 | Proof of identity | required | | Archive Application | | |
| | To send a document to Montpage Brain using MTE please | | | | Hold Application | | |
| | | click on the Send/Track button to send the document to N | ortgage Brain | | Delete Application | | |
| | | From, Form Date | | - | | | |

4. Click on Attach next to each document request type, select the Subtype and click Upload Document to browse to the file on your computer. Repeat this step to attach all documents.

| | Upload Document for Reference ID1 |
|-----------|--|
| Request | Applicant 1 Proof Of ID |
| Reference | ID1 |
| Туре | APPIID |
| Subtype | Drivers License V |
| File | Choose File No file chosen |
| | Only the following file types and maximum sizes are allowed: • jpg (1024 KB) • pdf (1024 KB) |
| | Upload Document From Key Upload Document Cancel |

5. One all documents are attached, the **Send/Track** process can be used again to send the attached documents to the lender.

| Last Update | Task | Form | Client | Status | 8 |
|------------------|-----------------------------|---------------|------------------------------|--------|----------|
| 01/11/2019 09:42 | Send attachment_image_1.jpg | IQ5 Test Form | Mr Generated Track-With-Docs | Queued | × |
| 01/11/2019 09:42 | Send attachment_image_2.jpg | IQ5 Test Form | Mr Generated Track-With-Docs | Queued | × |
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Icons and Navigation

| X LENDEX | Hello Gareth | Logout | Feedback | ٢ | \$ | X | È |
|---------------------------|-----------------|------------|----------------|--------|-----------|-------|--------|
| Powered by Mortgage Brain | New Application | Blank Form | Send/Track All | Archiv | ved Cases | s Opt | ions 🗸 |

Home screen icons

| Т |
|-----|
| t |
| l g |

The Lendex logo on the left and the house icon on the far right can be used to return you to the Home grid screen.

 \boxtimes

If there are responses from lenders that have not been opened and read, this icon will flag up the number outstanding.



Form actions needed – if a form has been dormant for more than 48 hours and requires completion, then this will display a number next to it indicating the number of actions that need to be completed.



View your Lendex account details.



Blank Form

Send/Track All

Allows new applications to be created and progressed.

Provides the ability to display and print off a blank PDF of the lender form.

Offers the ability to send and track applications.

Archived Cases Provides the ability to move completed cases to a different page when no further progress is required.

Options > Options > About provides data on the user, form versions etc. Options > Test Connections offers the ability to test connections with the lenders to ensure that their servers are available