Need Help?

ProVision Online provides Mortgage Advisers with the facility to submit mortgage applications online and upload supporting documents. The system also includes a case tracking system which keeps you up to date with your application(s) and allows you to view / upload relevant documents for necessary stages of the application.

It <u>cannot</u> be used to obtain DIPs and KFIs or submit buy to let applications for the time being.

Information about our products, criteria and our affordability calculator is available on our website at: thevernon.co.uk/MortgageIntermediaries

Please be aware that although you can register on the system and input applications, you cannot submit cases online until the Society has carried out the necessary checks and approved your registration. You will receive email confirmation.

How do I Create a Client?

Once logged in, the first page you will see is 'Your Clients' page. Click 'Create New Client' in the top left hand corner.

You will be directed to the 'Customer Details' page. Enter the information and select 'Save Client Details'.

How do I Create a Mortgage Application?

Once you have saved the client details you will see the application option at the top of the screen. Here you need to select **'Create a New Single Application'**
or **'Create a New Joint Application'**.

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

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

Select 'Create New Client' to add information and (if applicable) copy address information from applicant one.

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

You will then be asked which type of application form you require. Select the appropriate form to begin keying in the application.

How do I Upload Documents?

You can attach supporting documentation to the application by the use of a secure document upload.

In 'Your Clients' screen, click the name of the relevant client.

Scroll down to 'Client Documents' and click 'Browse' and find the document you would like to upload. Select the document you wish to upload, then give the file a name in the 'File Description box'.

From the drop down menu select the document type and then 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'.

You need 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:
http://www.thevernon.co.uk/MortgageIntermediaries.aspx

Notes / Underwriting Updates

You can upload any notes which may support the application. In 'Your Clients' screen simply complete the text box with any relevant information. Then click 'Add Note'.

You will also see any notes from the Underwriting Team and will be notified by email to advise you to login to the system for updates.

How to Access a Partially Keyed Application

If you need to dip in and out of the system the application details will be saved as you last left them.

To access a case you are part way through keying, simply log in and select the appropriate client, you will then see that the application is now 'Pending'. Click on this box and select 'Details of Application'.

You will be able to carry on inputting details to the application form. You will also see that you can **'Cancel Application'** from this area if you or your client decide not to proceed.

How to Submit / Print an Application

Once you have entered all the details for your client(s) you will be taken to a 'Summary Page'. Before completing and submitting you need to check all mandatory questions have been completed.

Each section of the form will highlight red, yellow or green on the Summary Page. If a section is highlighted red this means there are mandatory questions which are incomplete. To complete the question just click the section in the summary page which is highlighted in red and this will direct you to the relevant section in the form so that you can enter the details.

If a section is highlighted yellow this means that not all the questions have been answered but all MANDATORY questions have been answered and you can submit the application.

Sections highlighted green means all questions have been answered and you can submit the application.

Once you are satisfied that all questions have been completed you will need to click the 'print' icon in the top right hand corner of the screen. This will enable your client(s) to check through the details in the application form before you click complete (either on screen or on paper).

The customer(s) will need to read the Data Protection Act and the Mortgage and Valuation Declaration at the end of the printed application, sign the authorisation page and complete the direct debit mandate. These documents should be uploaded with the application on the system but we will also require the original direct debit mandate to be sent in the post. (Please note we only require this page and not the rest of the printed application)

You can then select 'complete application form' in the bottom right hand corner of the screen. At this stage you can upload the signed customer authorisation, direct debit mandate and any further documents required then click 'submit application'.

Any fees (where applicable) can be paid by cheque or debit card. Please make cheques payable to The Vernon Building Society, quoting the surname on the application. For debit card payments over the phone a mortgage underwriter will contact the applicant(s) upon receipt of the application to make the payment.

How do I track an Application?

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

You will then need to login to the system and select the relevant client. Click the + sign on case update to view the case.

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 stage components which need to be completed in order for the application to progress. When you receive an email to notify you that a stage component has been completed, click on the relevant stage to see which stage components are complete - these will have a green tick under the completed column.

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.

You also have the ability to upload documents for a specific stage component, for example 'further documents'. To do this just click 'upload' and select the document you want to add.

When all stages have been completed, a green tick will appear in the top right hand corner of each icon and the status will change from case update to completion.