

Quick guide to Online Lending Decisions

This is a memory jogger to help make sure that you've got all the information you need to get a lending decision for your client before you go online.

You need to be registered to do business with Accord Mortgages online before you can use the website to obtain a lending decision. Just click on "register here" in the box below our logo on the homepage to complete your details and get registered.

What you'll need for a lending decision:

1) Mortgage Information

- Purpose
- Loan amount
- Valuation / purchase price
- Term

2) Applicant(s) personal details

- Name, including previous / maiden surname
- Marital status and dependants
- Previous 3 years address - including length of time and residential status at each
- Nationality / leave to remain in UK if applicable
- Date and place of birth

3) Employment information

- Employment status and job type
- Full or part time
- Expected retirement age
- Start date with current employer
- Previous employment dates if less than 3 months with current

4) Contact details

- Home / work / mobile phone
- Email
- Fax
- Preferred contact method and time

5) Financial

- Bank accounts / credit cards
- Previous / existing mortgages
- Income - annual basic or pension, overtime, commission
- Extra income details
- Arrears CCJs / Bankruptcy / IVAs
- Financial commitments - loans, hire purchase, maintenance.

HINT

- **The more you can tell us about your client's income, the more likely we are to give you an immediate lending decision.**
- **We take all income sources into account, including overtime, bonus and commission.**

What next?

Once you've submitted the information - you'll either get an instant lending decision or the information will be referred to our underwriting team for a decision within 4 hours. You can either save the lending decision or go straight on to do a full mortgage application online. Don't forget, you can obtain new mortgage and existing borrower KFLs online.

Need help?

If you need help with our website, simply call your team, from Monday to Friday between 9am and 6pm.

If you need help with your application, simply call your local Intermediary Account Manager - click on **find your account manager** at the top of any page on our site or via "Contact Us" to find their number.

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Communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

ACCM 0116 28/02/08