

A guide to using our residential portal

We know submitting cases can be complicated and time-consuming, especially if you're new to the process. This guide is here to walk you through the steps when submitting business through our residential portal.

Use our residential portal for submitting DIPs and applications for **owner-occupied** and **individual buy to let cases**.

DIPs and applications for HMOs, multi unit freehold and multi property are submitted through our specialist buy to let mortgage portal.

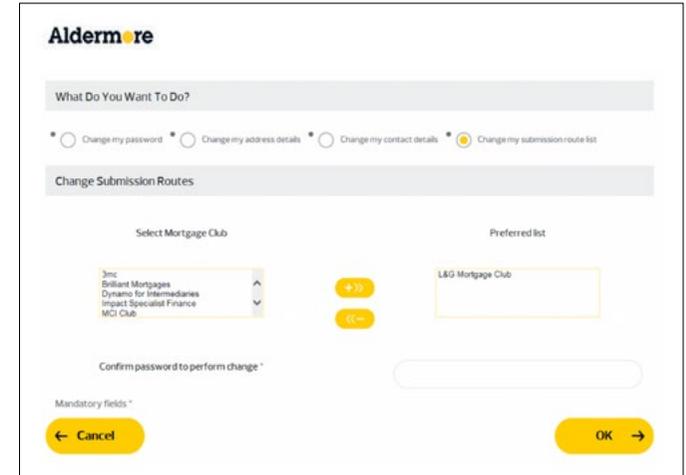
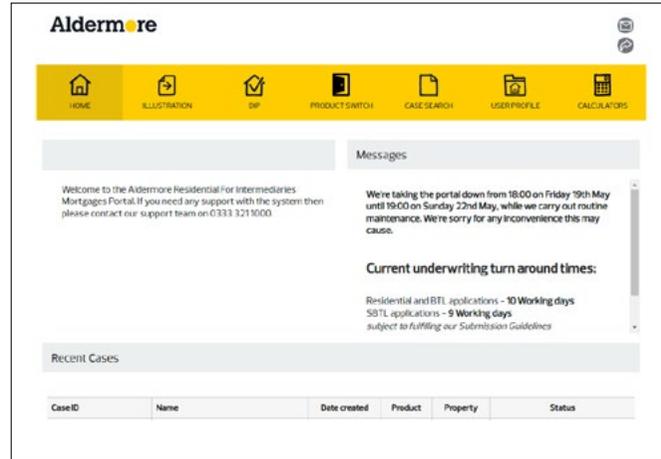
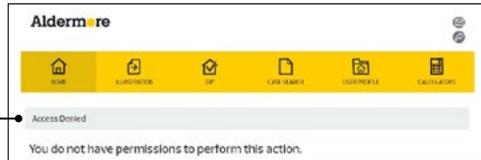
[Click here to access the portal >](#)

October 2022

FOR INTERMEDIARY USE ONLY

Aldermore





1 Login page

To get started you'll need to log in. If you haven't yet registered with Aldermore, you can do this by **registering online**.

For more information, **read our how to guide on how to register**.

Select **Residential Mortgages Portal** to key in a case for owner occupied and standard buy to let mortgages.

For residential buy to let property under a limited company structure please use our specialist buy to let mortgage portal instead.

Top Tip:

If you haven't logged into the portal for more than 24 months your account will have been made dormant. Please contact your BDM to reinstate you.

2 Homepage

Once you have logged in, the homepage displays lots of useful information such as starting a new application, tracking progress on an existing application and amending your personal profile.

Top Tip:

Remember to check the message box as we use this space to tell you any key updates.

3 Setting up your mortgage clubs

If you submit business through a mortgage club, here's where you pre-select the mortgage clubs you wish to have access to.

Select User Profile from the home screen and then underneath What Do You Want To Do? select Change my submission route list.

There will be a list of Mortgage Clubs in the box on the left hand side. Click on the ones you want and then press +>> to move them into the right hand box. You will need to enter your password to save the changes.

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HOME ILLUSTRATION **DIP** PRODUCT SWITCH CASE SEARCH USER PROFILE CALCULATORS

Applicant | Case Reference

Intermediary Declaration

Applicant & Loan Type

Submission Details

Loan Details

Applicant 1 Details

Portfolio Borrowing

Household Expenditure

Property Details

Product Choice

Fees

DIP Declaration

Decision Result

Case Summary

Application Type

Please select the application type you wish to produce a decision in principle for.

Applicant type: Individual

Loan type: BTL

How was sale made? * Call Centre

Application Suitability

Will your client(s) meet the Aldermore Residential lending criteria? Yes No

Will the property your client(s) have in mind meet the Aldermore Residential security property criteria? Yes No

Mandatory fields *

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Portfolio Borrowing

Property Details

Product Choice

Fees

DIP Declaration

Decision Result

Submission Route Details

Is the application being submitted via a Mortgage Club or Distributor? * Yes No

Mortgage Club * [Dropdown]

Mandatory fields *

Back Save Next

4 Decision in Principle

To start a new Decision in Principle (DIP) click '**DIP**'.

Intermediary declaration - whenever you key a new DIP you will need to accept our intermediary declaration.

5 Applicant and loan type

Select application type and loan type from the drop downs.

6 Submission route

If you are using a mortgage club then select which one here.

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HOME ILLUSTRATION **DP** PRODUCT SWITCH CASE SEARCH USER PROFILE CALCULATORS

Applicant | Case Reference

Intermediary Declaration
 Applicant & Loan Type
 Submission Details

Loan Details

Loan purpose * Purchase Remortgage

Type of loan * BTL

Estimated value / Purchase price * £500,000

Loan amount * £250,000

LTV = 50.00 %

Estimated monthly rental income * £1,500

Term * 25 years

Repayment type * Interest Only

Property location * England and Wales

Source Of Deposit

Source of deposit *	Amount *	Delete
<input type="text" value=""/>	<input type="text" value=""/>	<input type="checkbox"/>

Savings
 Equity
 Builder Gifted
 Vendor Gifted
 Family Gift
 Inter family sale
 Additional Borrowing
 HTB Equity Loan
 Other

Will the applicant or a close family relative occupy the property at any time during the term of the mortgage? * Yes No

7 Loan details

Select the **Loan purpose**, either 'Purchase' or 'Remortgage'.

Enter the **Term** – our minimum terms are:

- If application is resi, min term is 10 years
- If application is for a BTL, min term is 6 years

Select the **Repayment type** as either 'capital repayment' or 'interest only'. Please note, we don't accept "Part and Part" for this type of application.

Include the **Source of Deposit** for purchases only.

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HOME ILLUSTRATION **DP** PRODUCT SWITCH CASE SEARCH USER PROFILE CALCULATORS

Applicant | Case Reference: X1000228985

Intermediary Declaration
 Applicant & Loan Type
 Submission Details
 Loan Details
 Applicant ID Details
 Applicant Details
 Applicant Address Details
 Applicant Employment
 Applicant Commitments
 Household Expenditure
 Portfolio Borrowing
 Property Details
 Product Choice
 Fees
 DIP Declaration
 Decision Result
 Case Summary

Applicants

Number of Applicants * 1 2

Personal Details

Title * Mr

First name * Ben

Middle name

Surname * Smith

Date of birth (dd/mm/yyyy) * 01/01/1975

NI Number

Estimated retirement age * 68

Gender * Male

Nationality * British

Does applicant have permanent right to reside in the UK? * Yes No

Length of residency in the UK * 47 years 4 months From Birth

Marital status * Married

Existing Aldermore Residential member? * Yes No

Previous Names

Has the applicant ever been known by another name in the last 6 years? * Yes No

Mandatory fields *

8 Applicant

Personal details

Add all personal details of the applicant. A maximum of 2 applicants can be named.

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HOME ILLUSTRATION DIP PRODUCT SWITCH CASE SEARCH USER PROFILE CALCULATORS

Applicant: Ben Smith / Case Reference: X1000228985

Intermediary Declaration

Applicant & Loan Type

Submission Details

Loan Details

Applicant 1 Details

Applicant Details

Applicant Address Details

Applicant Employment

Applicant Commitments

Household Expenditure

Portfolio Borrowing

Property Details

Product Choice

Fees

DIP Declaration

Decision Result

Case Summary

Current Address Search

UK address? * Yes No

Name or number 40

Postcode * M2 1EN

Find Address

Select address Aldermore Bank Plc, 40 Spring Gardens, Manchester, M2 1EN

Aldermore Bank Plc, 40 Spring Gardens, Manchester, M2 1EN

Residential status * Owner Without Mortgage

From * (mm/yyyy) 01/2000

To * (mm/yyyy) 05/2022

Mandatory fields *

← Back Save ↓ Next →

9 Current address search

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HOME ILLUSTRATION DIP PRODUCT SWITCH CASE SEARCH USER PROFILE CALCULATORS

Applicant: Ben Smith / Case Reference: X1000228985

Intermediary Declaration

Applicant & Loan Type

Submission Details

Loan Details

Applicant 1 Details

Applicant Details

Applicant Address Details

Applicant Employment

Applicant Commitments

Household Expenditure

Portfolio Borrowing

Property Details

Product Choice

Fees

DIP Declaration

Decision Result

Case Summary

Employment Status

Enter details below of all sources of income that meet Aldermore's allowable income criteria. [Click here](#) to view our lending criteria.

Employment status * Employed

25% or more share owner? * Yes No

Employment Details

Full time * Yes No

Occupation * Bank Manager

Business sector * Financial Services

Start date * (mm/yyyy) 01/2019

To * (mm/yyyy) 05/2022

Still within probationary period * Yes No

Income

Gross annual salary * £45,000

Overtime in last year * £0

Commission £0

Bonus £0

Allowance * £0

London Weighting £0

Assessable income

£45,000

£0

£0

£0

£0

£0

Calculate

You must press the calculate button before you can proceed.

10 Employment status

Select your client's income employment status from the drop down.

If the applicant is a director of a limited company whose sole activity is residential investment/land and property, select 'employed'.

Secondary Income

Does the applicant have any other employment / self-employed income? * Yes No

Employment status * Self Employed - Sole Trader

Is this income derived through Profit from Land and Property? * Yes No

Other Sources Of Income?

Other sources of income * Yes No

Source *	Gross Annual Income * Ⓢ	Delete
Property	£10,000	<input type="checkbox"/>

Delete Selected → Add +

If the applicant is employed and has a secondary income from land and property, you need to input this as secondary income:

Secondary income

Select 'Yes' to **Does the applicant have any other employment/self-employed income?** And then 'Self Employed - Sole trader'

Is this income derived through profit from land and property? select 'Yes'

Under **Other Sources of Income?** select 'Yes'

The **other sources of income** box will populate and have 'Property' already input as the source.

Please note - all profit from land and property keyed in must have the finance costs deducted.

- ✓ Intermediary Declaration
- ✓ Applicant & Loan Type
- ✓ Submission Details
- ✓ Loan Details
- ✓ Applicant 1 Details
- ✓ Applicant Details
- ✓ Applicant Address Details
- ✓ Applicant Employment
- > Applicant Commitments
- > Household Expenditure
- > Portfolio Borrowing
- > Property Details
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- > DIP Declaration
- > Decision Result
- > Case Summary

Residential Mortgages

Estimated value of current residential property *

Mortgage & Secured Loan History

Does the applicant have any other mortgages or secured loans (non BTL)? * Yes No

Overdraft

Does the applicant have any Overdraft? * Yes No

Bank *	Balance *	To be repaid?	Delete
Aldermore	£500	<input type="checkbox"/>	<input type="checkbox"/>

Delete Selected - Add More +

Store/Credit Cards

Does the applicant have any credit or store cards? * Yes No

Balance *	Card provider *	To be repaid?	Delete
£1500	Aldermore	<input type="checkbox"/>	<input type="checkbox"/>

Delete Selected - Add More +

Loan And Hire Purchase

Does the applicant have any unsecured loans or hire purchases? * Yes No

Balance *	Monthly payment *	End Date *	Lender	To be repaid?	Delete
£10,000	£500	12/2023	Aldermore	<input type="checkbox"/>	<input type="checkbox"/>

Delete Selected - Add More +

Other Commitments (Non Lifestyle)

Does the applicant have any other existing financial commitments? * Yes No

BTL Mortgages

Does the applicant have any BTL Mortgages for properties owned in own name? * Yes No

Mandatory fields *

- ✓ Intermediary Declaration
- ✓ Applicant & Loan Type
- ✓ Submission Details
- ✓ Loan Details
- ✓ Applicant 1 Details
- ✓ Applicant Details
- ✓ Applicant Address Details
- ✓ Applicant Employment
- ✓ Applicant Commitments
- > Household Expenditure
- > Portfolio Borrowing
- > Property Details
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- > Decision Result
- > Case Summary

Household Expenditure

Please complete the following fields to confirm the applicant's current expenditure against each of the provided categories:-

Child Maintenance/nursery/maintenance payments (monthly)

School fees (total monthly amount) *

Dependants

Number of adult dependants *

Number of children under 5 years old *

Number of children under 18 years old *

Mandatory fields *

11 Individual Financial Commitments

Key in the details and tick if to be repaid.

We exclude loan or hire purchase paid for by your client's company, regardless of whether it's in a personal name.

12 Household expenditure

Tell us about the household expenditure and/or dependants that the applicant has.

This will then be repeated if there is a second applicant – the system will take you back to the right place to key this in.

BTL Portfolio?

- Intermediary Declaration
- Applicant & Loan Type
- Submission Details
- Loan Details
- Applicant 1 Details
- Portfolio Borrowing
- Property Details
- Product Choice
- Fees
- DIP Declaration
- Decision Result
- Case Summary

Do the applicants own any investment/buy-to-let properties? Yes No

Please provide aggregated loan details of all properties applicants have an interest in *

Do the applicants own any Residential Single Units in Personal Name? Yes No

Total Number of Mortgaged Buy-to-Let Properties for all Applicants?

Total Number of Mortgaged Free Buy-to-Let Properties for all Applicants?

Total Estimated Combined Value of this Portfolio for all Applicants?

Total Value of Outstanding Mortgage Balances for all Applicants?

Total Value of Monthly Buy-to-Let Rental Income for all Applicants?

Total Value of Monthly Buy-to-Let Mortgage Payments for all Applicants?

Do the applicants own any Residential Single Units in Limited Company Name? Yes No

Do the applicants own any HMOs in Personal Name? Yes No

Do the applicants own any HMOs in Limited Company Name? Yes No

Mandatory fields *

13 BTL Portfolio

If your client has any buy to let properties, these need to be added in here.

Property Address Search

- Intermediary Declaration
- Applicant & Loan Type
- Submission Details
- Loan Details
- Applicant 1 Details
- Portfolio Borrowing
- Property Details
- Product Choice
- Fees
- DIP Declaration
- Decision Result
- Case Summary

Is applicant one's current address the same as the remortgage property? Yes No

Name or number

Postcode *

Aldermore Bank Plc, 40 Spring Gardens, Manchester, M2 1EN, United Kingdom

Property

Property type *

Property description *

Year of construction (yyyy) *

Certificate type *

Is property of standard construction? * Yes No

14 Security details

To be able to progress with the application we need a security's address. If your client hasn't yet settled on a property, please use the address of the potential security address - remember to change this in the application to reflect the actual address of the security.

This is also the section where you will input the property's EPC rating.

Number of bedrooms *

Number of kitchens *

Number of reception rooms *

Number of bathrooms *

Number of garages

Tenure *

Is the property connected to or above a commercial property? Yes No

Is any of the property used for business purposes? * Yes No

Did the applicant purchase the property directly from the Local Authority in the last 5 years? (mm/yyyy) Yes No

Did the applicant(s) purchase the property as part of a Social Housing Scheme? * Yes No

Is the property HMO? * Yes No

Is the property subject to agricultural restrictions? * Yes No

Is the property to be let under an Assured Shorthold Tenancy? * Yes No

Does the property include more than six acres of land? * Yes No

EPC Rating

Mandatory fields *

- ✓ Intermediary Declaration
- ✓ Applicant & Loan Type
- ✓ Submission Details
- ✓ Loan Details
- ✓ Applicant 1 Details
- ✓ Portfolio Borrowing
- ✓ Household Expenditure
- ✓ Property Details
- > Product Choice
- > Fees
- > DIP Declaration
- > Decision Result
- > Case Summary

Product Selection

Product category *

Tier

[Find Products](#)

Product Selection Results

Product name	Initial Rate	Initial Monthly Payment	Max LTV	Product fee	Select
Standard - Level 180% Re-Mortgage Full Status 2 Year Fixed 3.08%	3.08%	£1026.67	80%	£999.00	<input type="radio"/>
Standard - Level 180% Re-Mortgage Full Status 2 Year Fixed 3.08% (Free Legals)	3.08%	£1026.67	80%	£999.00	<input type="radio"/>
Standard - Level 180% Re-Mortgage Full Status 2 Year Fixed 3.28% (Free Valuation)	3.28%	£1093.33	80%	£0.00	<input type="radio"/>
Standard - Level 180% Re-Mortgage Full Status 2 Year Fixed 3.28% (Free Valuation, Free Legals)	3.28%	£1093.33	80%	£0.00	<input type="radio"/>
Standard - Level 180% Re-Mortgage Full Status 5 Year Fixed 3.28% (Free Legals)	3.28%	£1093.33	80%	£999.00	<input type="radio"/>

- ✓ Intermediary Declaration
- ✓ Applicant & Loan Type
- ✓ Submission Details
- ✓ Loan Details
- ✓ Applicant 1 Details
- ✓ Portfolio Borrowing
- ✓ Household Expenditure
- ✓ Property Details
- ✓ Product Choice
- > Fees
- > DIP Declaration
- > Decision Result
- > Case Summary

Standard - Level 180% Re-Mortgage Full Status 2 Year Fixed 3.08%

Mandatory Features

No features included

Lender Fees

Fee	Amount	Add to loan
Conveyancing fee	£360.00	<input type="radio"/>
Funds transfer fee *	£30.00	<input type="radio"/>
Mortgage exit fee	£90.00	<input type="radio"/>
Product fee *	£999.00	<input type="radio"/>
Valuation fee	£650.00	<input type="radio"/>

[Add fees +](#) [Deduct fees -](#)

15 Product selection

Your client's bespoke product selection will be displayed here. Select the product that's most suited to your client's circumstances. Remember all available products will be returned not just the lowest LTV, so you may need to check the reversion rates on our product guide before making a selection.

Products with different maximum LTVs may have the same initial rate but different reversion rates, which after the initial deal period ends could impact your client's monthly repayment amount.

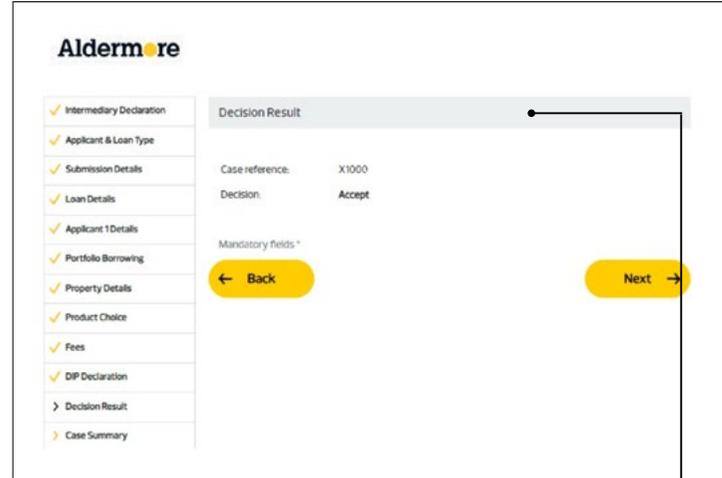
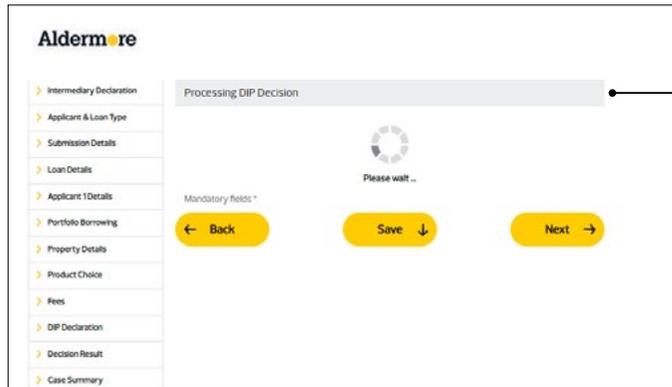
Top Tip:

If no products are returned, check:

- The term you've entered isn't below 6 years
- The age of the applicant and their planned retirement age is correct
- The loan amount is either too low or too high for that product banding

16 Fees page

The fees for the application are displayed here. Select if your client wishes to add them to the loan or settle them separately. This will need to be done using the 'Add' or 'Deduct' yellow buttons.



17 Application declaration

You will need to accept the application declaration to confirm that the information you have provided is correct and true.

18 Processing decision page

The system will then process the enquiry and give you an immediate decision.

19 Decision result

The decision result will be displayed along with the next steps.

The outcome will always be accept, declined or referred.

If the case is referred, one of our team will review the information manually (this can take between 24 and 48 hours). Please note that this isn't a full underwrite at this stage. A full underwrite doesn't take place until the case is progressed to full mortgage application.

If the case is declined you'll be able to go back to the enquiry and amend, rather than using the copy function or starting again.

The only exception to this is if the decline is because of the credit bureau file.

Top Tip:

Once the credit check has been done, and we can't consider the case on level 1, an alternative product can be selected on level 2 or level 3.

Go back into the case and within **Decision result**, you will be able to select YES against 'Proceed on alternative product'.

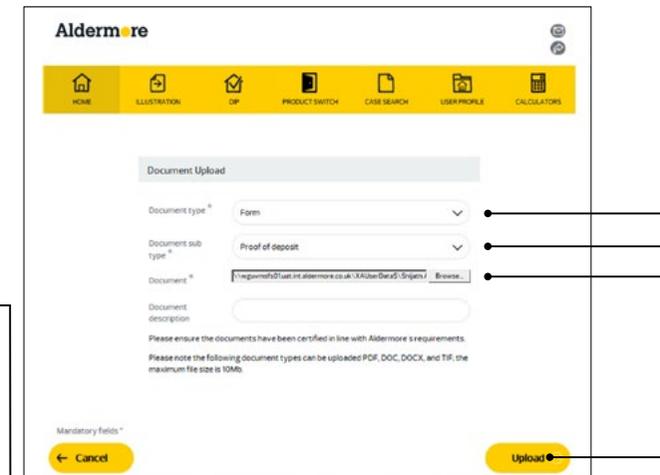
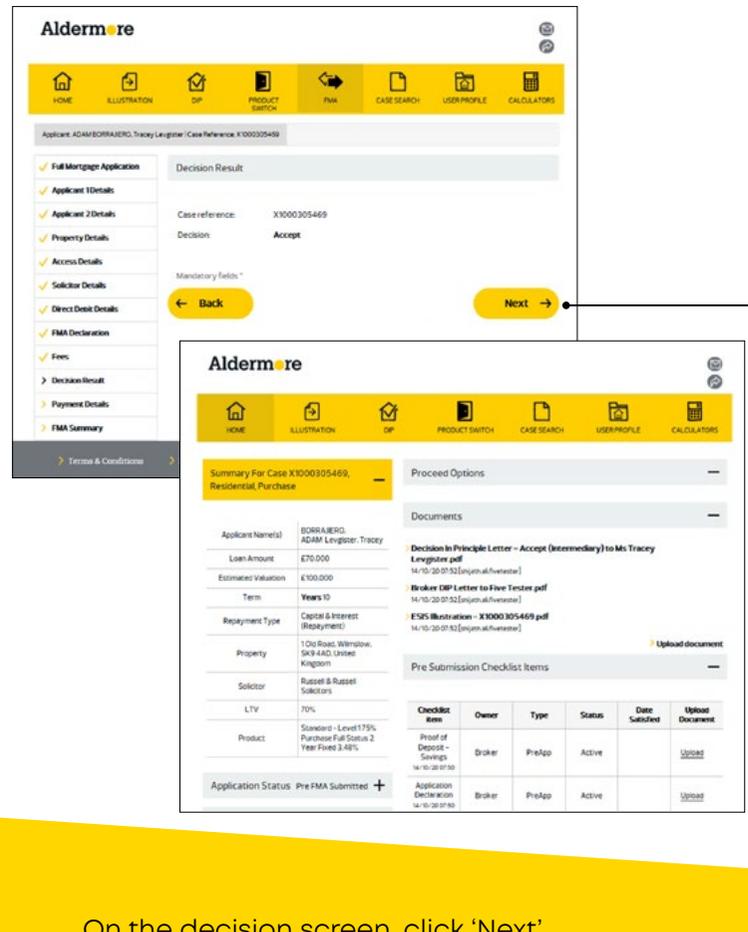
For more information on our application journey - [click here](#) for our flow diagram.

The initial decision is the DIP - your DIP will be valid for 10 days. Following the initial decision, you will then need to key in the full application. For this you will need further information about your client, for example contact details, bank details and employment details. Once fully submitted the status will then go to **Pre-FMA submitted** - see next page.

Pre-FMA stage

Once your application has been keyed it's time to upload the requested documentation as part of our pre-application process.

This stage is called Pre-FMA.



You have 10 working days to provide the required packaging documents before we'll work on the case.

Your case will be cancelled if all documentation requested isn't provided within the 10 days. You'll need to resubmit your application choosing from the rates available at this time.

See our [Minimum standard packaging requirements](#) for the detail on the required documents.

On the decision screen, click 'Next'.

You'll be presented with the standard packaging requirements. **Important: this list is the minimum we need – you may be asked for more information later.**

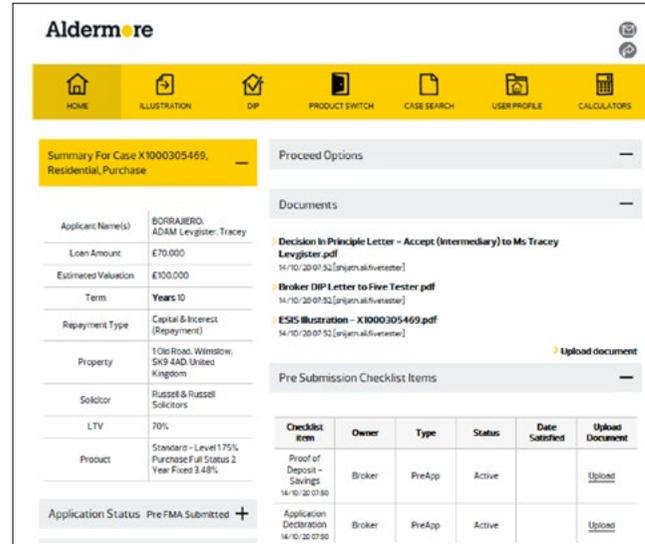
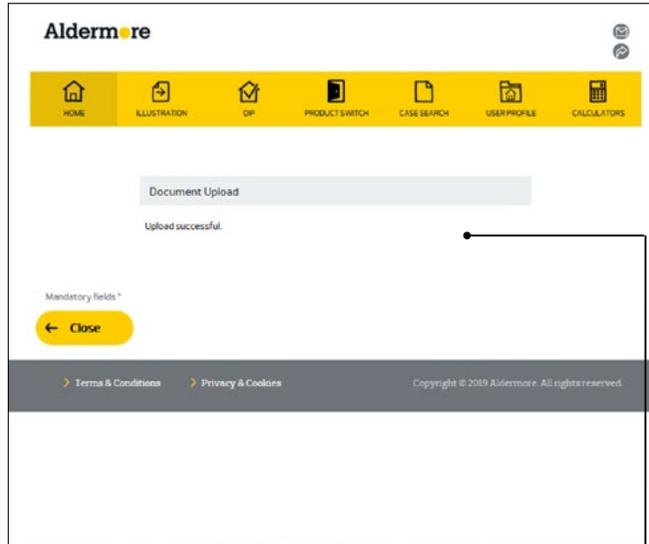
Uploading documents

Select the correct document and sub types from the dropdown list

Click 'Browse' and select the document

Add a short description

Now click 'upload'



Wait for confirmation it's been accepted.

Then click back to revisit this process for each of the remaining items.

As each document is uploaded it disappears from the checklist.

Checklist items requiring more than one document will disappear and you will need to upload **each one** manually.

For example, for proof of income for an employed applicant, we may ask for 3 months and these will need to be uploaded individually.

Follow the browse and upload process for the remaining documents that are required by clicking on 'upload document'.

If there's anything else we need we'll let you know once we've received your application.

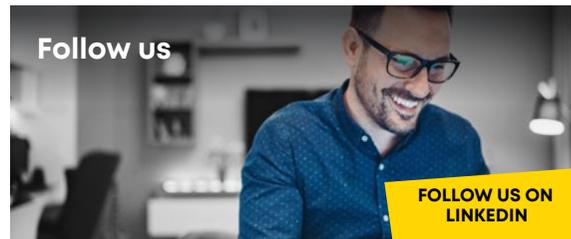
Once you've uploaded everything your case status will change from **Pre FMA** to **FMA submitted**.

This means our underwriters will now get to work on your application.

Glossary of our portal statuses

System status	What this means
Illustration in progress	A partially keyed ESIS
Illustration provided	A fully completed ESIS
DIP in progress	A partially completed 'Decision In Principle'
DIP accept	Initial set of checks passed
DIP refer	One of more checks have resulted in a refer to a member of our team who will make a manual assessment of the DIP - this can take between 24 and 48 hours.
DIP illustration produced	DIP has been fully submitted and accepted
DIP decline	One of more checks have resulted in a decline decision
FMA in progress	A 'Full Mortgage Application' has been partially completed
FMA refer	One of more checks have resulted in a refer to a member of our team who will make a manual assessment of the FMA
FMA decline	One or more checks have resulted in a decline decision
FMA accept	FMA checks all passed
Pre FMA submitted	FMA is submitted in full but now awaits the initial submission documents to be uploaded
FMA submitted	FMA documents have been successfully uploaded, this is the trigger for case to be assessed by an underwriter
Application vetted	FMA has been assessed by an underwriter and underwriting requirements will be available to view on the broker portal but valuation has not yet been instructed (Underwriter will advise why)
Valuation instructed	All requirements will be viewable on portal and valuation has been instructed
Valuation assessed	Valuation has been received in and assessed by a member of our team
Ready for offer	The documents uploaded throughout the process have been marked as received by our underwriting assistants and the case will now be looked at by an underwriter for full assessment of everything now on the case
Offered	The case has been offered, the offer document can be downloaded from the broker portal
COT received	The 'Certificate of title' has been submitted by the Solicitors providing us with an intended date of completion
Awaiting approval	The case has been passed to a member of the Post Offer team to approve the completion date
Funds approved	Final completion approval has been granted
Delayed Completion	The completion could not take place on the intended date and will be re-arranged
Completed	The funds have been sent to the solicitor and the case has now completed
Cancelled/Declined	This status can appear at different stages of the life of a case and means that sadly we were unable to proceed
Expired	The case has exceeded the 50 calendar day limit for pre-offer cases or the offer has expired (90 days or 180 days for new build)

Useful links



Aldermore

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ARM839-0924-900607