

# Application user guide

## Intermediaries

December 2016

## About Mortgage Trust

Mortgage Trust offer a range of buy-to-let mortgages brought to you by The Paragon Group. Aimed at landlords with small portfolios, Paragon's mortgages are competitive with simple criteria.

Available exclusively online, our application process for mortgage intermediaries is easy to use and gives an immediate decision for you and your customer.

With dedicated buy-to-let industry experts on hand to help, we know you will be happy to choose us.

## How to register

If you are not already registered with the Paragon Group, simply visit **www.mortgagetrust.co.uk** and select 'Intermediary apply' on the home page.

Once registered, we will contact you via email confirming your Registration Number and Password. If you experience any problems during the registration process please email **mtsalsupport@paragon-group.co.uk**.

## Getting started

Our Data Capture Form is available to download from our website, **www.mortgagetrust.co.uk**. This form can be used to record the information that is required to complete our online application.

On the home page, select 'Apply online', enter your Registration Number and Password to sign in. You can now make a new application and going forward you will immediately be able to view the status of any pending applications.

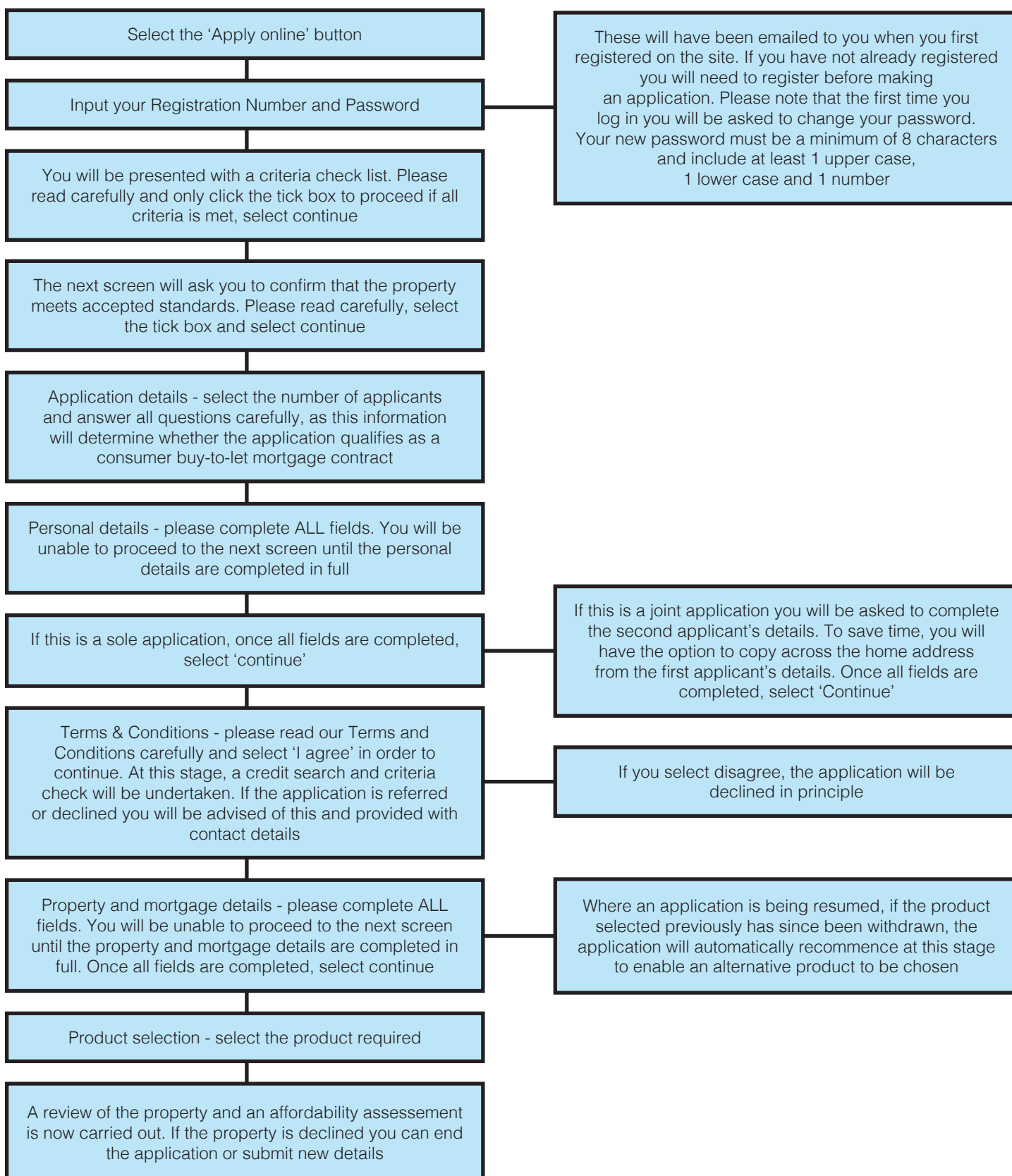
Please be aware that the information you provide is used in our fraud prevention checks. Failure to provide accurate information in all fields can result in a fraud registration against you and/or the Applicant(s).

In conjunction with other criteria, we will assess the affordability of this mortgage based on the expected monthly income generated from letting the property to a tenant. The actual income generated may be different and can be influenced over time by changes within the rental market. The applicant(s) will remain responsible for meeting the costs of the mortgage and the additional costs associated with letting property for the duration of ownership.

**Please ensure you input the correct data.**

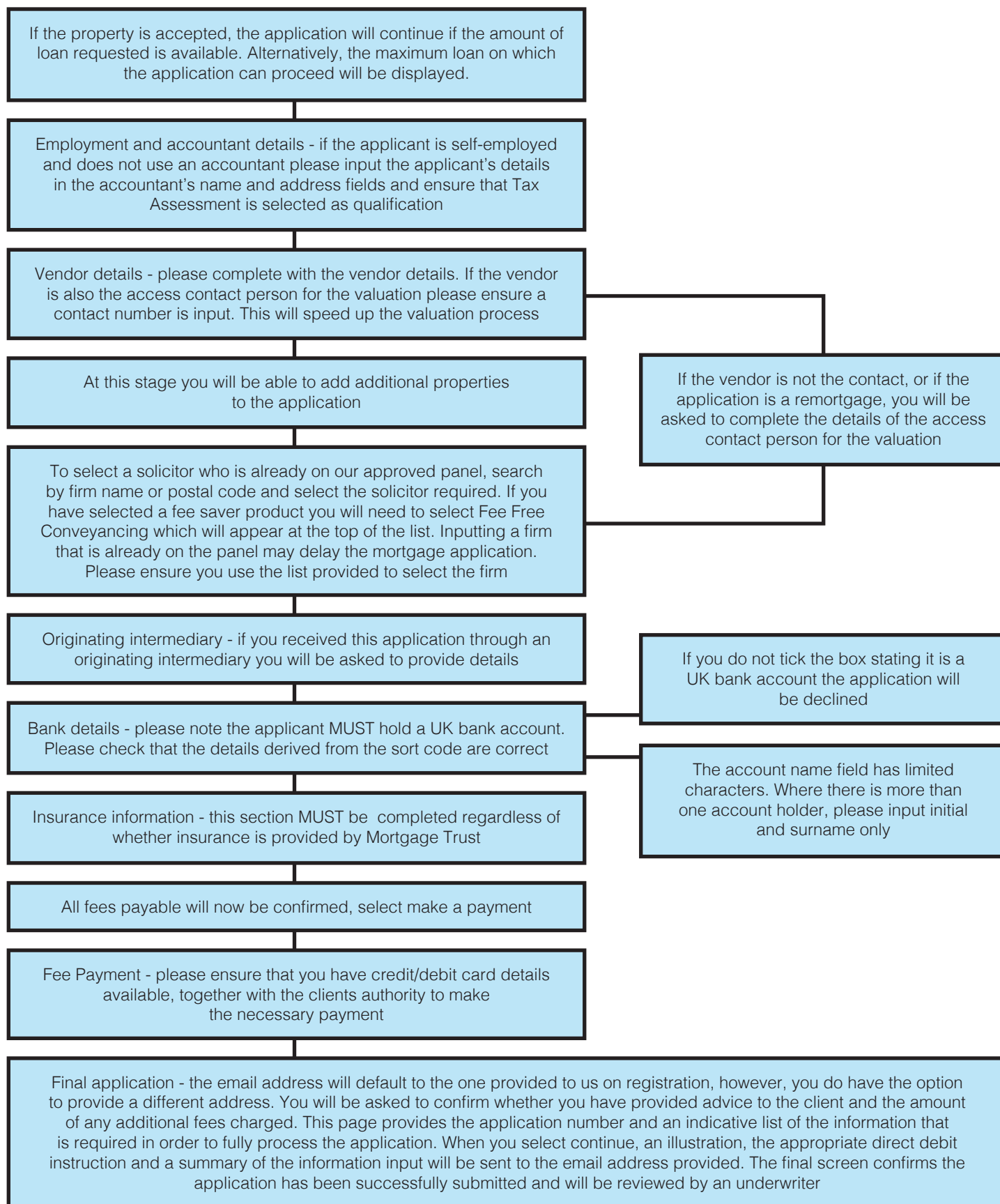
**Please note:** An illustration, an application summary of the information provided and a direct debit instruction for completion will be sent to the email address provided once the application has been submitted

## Making a new application



**Please note:** If, at any time up to this point, you wish to save the application and come back to it at a later date, keep clicking the 'back' button until you reach the Applications in progress screen. The details you have keyed in will be stored under your application number.

## Making a new application (cont.)



**Remember:** Your product is not guaranteed until the application fee is paid

## Resume an application

If for any reason you have to stop inputting an application before submission, it is possible for you to resume the application and complete at a later date.

Click 'Web applications' on the Applications in progress screen and a list of all applications you have entered will appear in alphabetical order. Any applications that can be resumed will have the 'resume' icon.

All applications submitted via the website, whether declined, referred, in progress or submitted will be shown in the 'Web applications' view.

Please note that if the product previously selected has since been withdrawn, the application will automatically resume at the 'Product Selection' page to enable an alternative product to be chosen.

## Applications in progress

This allows you to search for any application currently being processed by us. You can search by applicant name or by status; type the status required within the box above the 'Application status' column and click 'Select'.

To view a list of all current status codes and the stage of application processing which they relate to, simply click on '?' above the Application status column.

## Completed applications

All completed applications will be listed in alphabetical order in the 'Completed applications' view. This view will detail the completion date, mortgage number and customer name.

## Contact us

If you would like to contact us regarding your online experience, please call our Customer Relationship Team on **0345 849 4055**. Alternatively email **mtenquiries@paragon-group.co.uk**.