

Agreement in principle application user guide

About Paragon

Paragon offers a range of residential mortgages.

Specialist lending, underwritten on an individual basis, allows us to consider applications that can be more difficult to place, such as mortgages for those who:

- **are self employed**
- **have complex income arrangements**
- **are looking for lending into their retirement**
- **are looking for Interest only**

Our online application process gives you direct access to our team of experienced specialist underwriters.

How to contact our mortgage underwriters

To speak to one of our dedicated residential mortgage underwriters contact us on **0345 149 7769** quoting the application number (starting with a 1).

Our opening hours are **8.30am to 5.00pm Monday to Friday** and **9.30am to 5.00pm on Wednesday** (to allow for training). Any messages left will be returned.

Once the mortgage has been submitted please keep a note of the new mortgage account number. This number starts with a 6.

If you are having difficulty using the system

If you have forgotten your login details, please select the reset button on the login screen and your password will be reset.

If you have been locked out of the system, please contact us on **0345 149 7769** during office hours or email **resiunderwriting@paragonbank.co.uk**

Signing into the application system

Our system will allow three attempts to login. If this is not successful please contact us on **0345 149 7769**.

Making a new application

1

Log in

Log in by using the same User ID and password you have been given to submit a full mortgage application.

These details will have been emailed to you. If you have not already registered, you will need to do so before making an application. Contact us on 0345 149 7769 or email resiunderwriting@paragonbank.co.uk

2

Click On 'New AIP'.

3

Answer each of the three questions, then click 'Next'.

4

Enter 'Loan details' (fields with a red asterisk are mandatory), then click on 'First applicant details'.

5

First applicant details

Complete the 'First applicant details'. Once you've keyed in the postcode, click on the magnifying glass to auto verify. When finished, click on 'Second applicants details' if there is a second applicant and repeat the process. If not, click 'Obligations'.

6

Obligations

To enter an obligation, click 'New obligation'. Select the applicant and enter the lenders name, reference and outstanding balance. Then enter the obligation type - for credit cards, it will automatically work out 3% of the outstanding balance. Choose if the obligation is to be 'Settled', 'Not settled' or 'Ignored'. Once completed, click on 'Expenditure'.

7

Expenditure

Please enter a figure in each field and once completed, click 'Submit'.

8

Decision message

At this point the AIP will show a decision message of either 'Accept', 'Refer' or 'Decline'. If the decision is 'Refer' or 'Decline', please contact us on 0345 149 7769 to discuss this further. If the decision is 'Accept', you can log in to the full application website and convert the AIP into a full application.

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Resume an AIP

You are unable to resume an AIP. If for any reason you have to stop inputting an AIP, you will have to start the process again. You are unable to change any details once you have submitted an AIP and will therefore need to submit a new one if any changes are required.

Status Codes

Q2 – AIP accepted

Q3 – AIP declined

Q4 – AIP no longer required

Q7 – AIP referred

Submitted applications

If you would like to speak to us at any stage throughout your online experience, please contact us on **0345 149 7769** or email **resiunderwriting@paragonbank.co.uk**

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