

# Source Plus Quick Guide

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## Introduction

The Twenty7Tec platform is unlike other mortgage sourcing software, as it has a richer number of filtering capabilities across lending criteria, providing more tailored results that meet applicant's individual circumstances. The recent development of criteria source will now enable both product and criteria to be sourced and researched from one single platform.

Affordability and Criteria Source adds further refinement of where to place applications based on each case and its conditions. Flexibility to search based on Affordability, Criteria and Product or a combination.

# Questions and Answers

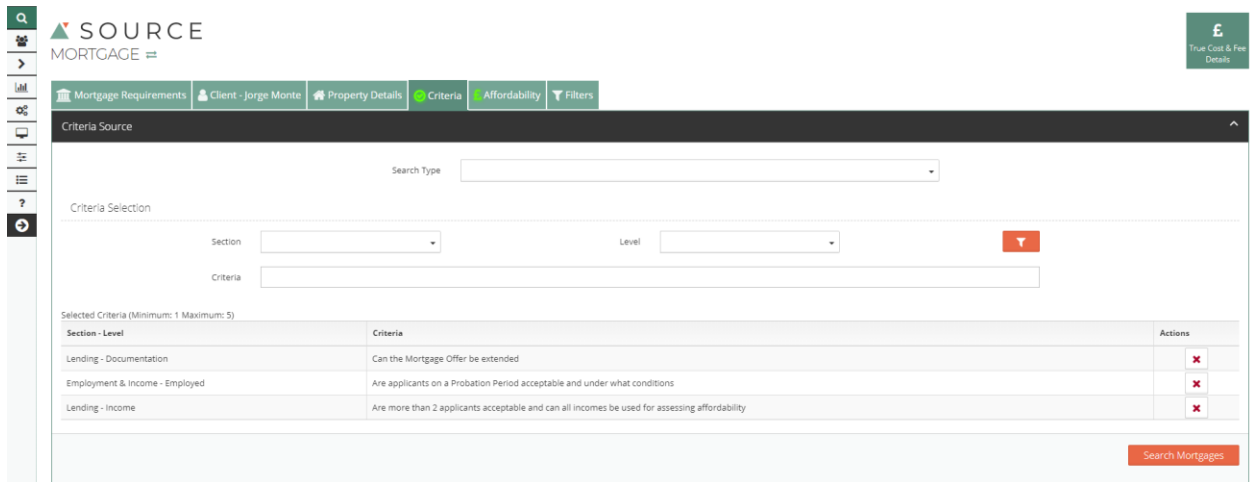
## Overlaying a Mortgage Search with an Affordability or Criteria source

A mortgage search will be conducted and return the products available based on the details entered to generate that search. By selecting an Affordability or/and Criteria source to be performed at the same time an extra layer of filtering is then applied to the products providing a more refined set of results based on the circumstances of the case.

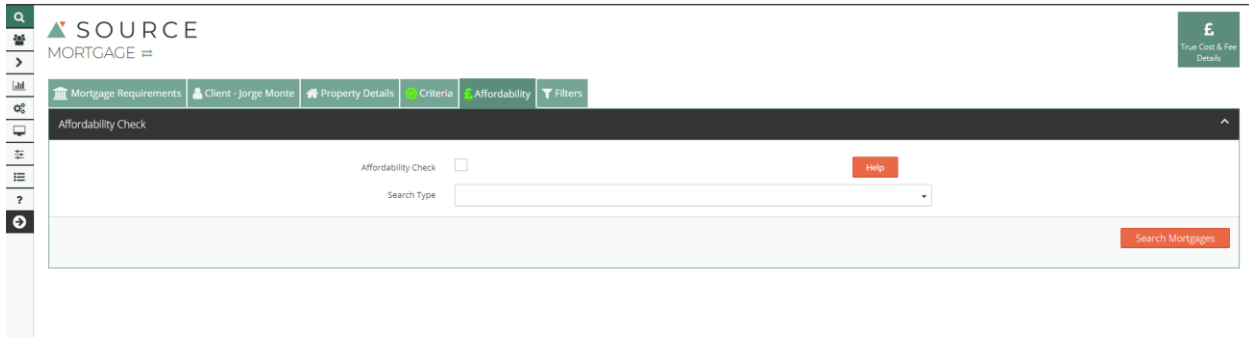
This all happens seamlessly behind the scenes based on the options selected and from one set of data.

## Removing an Affordability or Criteria source

To remove a criteria source from overlaying the products result simply delete the Selected criteria in the Criteria tab on the source input screen



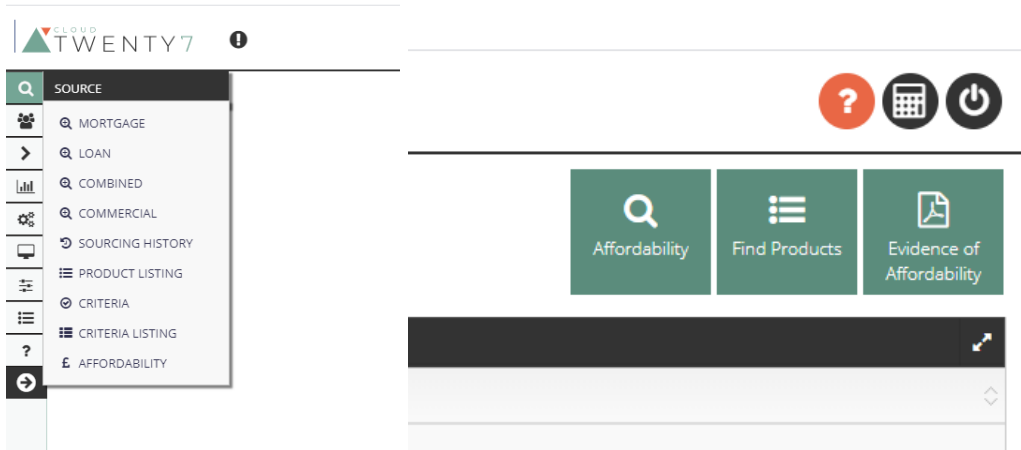
To remove an affordability source from overlaying the products result simply uncheck the field Affordability Check in the Affordability tab on the source input screen



By removing these the relevant Status columns will also disappear from the results page.

## Starting with a Criteria or Affordability Search

From the SOURCE menu on the left-hand side select the required option. Input details and run the source. From the results page use the 'Find Products' tab to search for products for the available lenders



## Mandatory fields

Criteria source has no mandatory fields.

Affordability requires the following fields to be entered:

	Client Details	Property Details
Mortgage Type Loan Purpose Property Value Loan Amount Loan Term Repayment Method	<i>Applicant(s)</i> Title <i>Applicant(s)</i> First Name <i>Applicant(s)</i> Surname <i>Applicant(s)</i> Date of Birth <i>Applicant(s)</i> Marital Status <i>Applicant(s)</i> Applicant Type <i>Applicant(s)</i> Employment Status <i>Applicant(s)</i> Basic Annual Income / Last Year's Net Profits	Property Location

## Affordability Mortgage Type

You can run an affordability search for the following mortgage types:

- Residential
- Right to Buy
- Shared Ownership (limited lenders)
- Help to Buy / Shared Equity

## Affordability Lenders

The following lenders are available with SOURCE Plus:

Accord Aldermore Barclays Coventry Family BS Halifax HSBC Kensington Nottingham	Platform Precise Santander Skipton Together (TBC) TSB Virgin Money West Bromwich
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## Which lenders are available on Criteria Source?


We currently have 60+ lenders available on Criteria Source covering a cross section of the residential, BTL and the secured loan market. We are working with all the lenders on our platform in getting them onboard, so expect to see this number increase over the following months.


## Evidence of research documentation


Where a criteria source has been used with the Product search the EOR will only produce a summary of the criteria result. This will show the criteria used and the status for each of the criteria elements


## Status Keys

The status Keys will indicate the acceptance level for the product / lender for based on affordability and criteria result:

 = **Accept** In general, the product meets the lenders Affordability / Criteria source without conditions based on the case details used

 = **Partial accept** In general, the product meets the lenders Affordability / Criteria source although there may be some conditions or restriction applied based on the case details used

 = **Not acceptable** In general, the product does not meet the lenders Affordability / Criteria source based on the case details used

 = **No information available** Either insufficient data has been used or the lender has not provided data for an acceptance level to be provided.

## Search Type

You can filter results based on the search type of either or both an Affordability or Criteria source.

**None Selected** – This will not filter the product by the Status Key for Affordability or Criteria, but will show the Status applicable for the products returned.

**All Accept** – Results will be filtered to show all the products that have a Status Key of Accept only

**No Declines** – Results will be filtered to show products which have Status key of: Accept, Partial Accept and No Information Available

**All Declines** – Results will be filtered to show products that have a Status Key of Not Acceptable

## Training and Support

Online Training Support

Online video journey coming soon  
Webinars available upon request  
User guide available in the Support section of SOURCE

To confirm your interest for a webinar please contact our registrations team – [registrations@twenty7tec.com](mailto:registrations@twenty7tec.com)