

How to create Recommendation Emails...

A recommendation email is an email which the Broker sends to the Client to explain what Mortgage and Protection products they are recommending.

The Broker may use this email to help recommend products to the Client.

Recommendation Emails

Document History					Produce Document
Letter	Recipient	Date	Comment	Action	
[Letter] Disclosure Document - Mortgage, Protection, Loans (Consumer) & GI	Applicants	16/11/2018		Create/Edit Revisions	<input type="checkbox"/>
[Letter] Data Protection & ID Verification	Applicants	16/11/2018		Create/Edit Revisions	<input type="checkbox"/>
[Letter] Protection - Ideal World Solution	Applicants	27/11/2018	Please ignore	Create/Edit Revisions	<input checked="" type="checkbox"/>
[Letter] CFA - Client Fee Agreement	Applicants	27/11/2018		Create/Edit Revisions	<input type="checkbox"/>
[Letter] FWA - Mortgage & Protection (24 Mths)	Applicants	27/11/2018		Create/Edit Revisions	<input type="checkbox"/>
[Letter] 2 - FAG - Protection Ideal World Solution FFV2	Applicants	29/11/2018		Create/Edit Revisions	<input type="checkbox"/>



The first step is to Produce the Documents. You should already have produced a DD and DPA, you also need to produce a CFA, FWA, and IWR.

To produce the document, select 'Produce Document' on the Document History and select 'Produce Letter' and ensure you save the document to the case.

Not Against A Letter Group

Letter Description	Select
2 - FAG - Admin Document Check Form FFV2	<input type="checkbox"/>
2 - FAG - Protection Ideal World Solution FFV2	<input checked="" type="checkbox"/>
Additional Existing Mortgage Information	<input type="checkbox"/>
Authority Letter - to access Mortgage/Protection	<input type="checkbox"/>
Certification Authority Form	<input type="checkbox"/>
CF - Invoice	<input type="checkbox"/>
CF - Receipt	<input type="checkbox"/>
Compliance - Pre-Offer Document Check Form	<input type="checkbox"/>
Compliance File Review A&Qs	<input type="checkbox"/>
Compliance File Review Form - Mortgage & All Protection	<input type="checkbox"/>
Compliance File Review Form - Mortgage & Protection	<input type="checkbox"/>
Compliance File Review Form - Mortgage Only	<input type="checkbox"/>
Compliance File Review Form - Protection Only	<input type="checkbox"/>
Create - Letterhead	<input type="checkbox"/>
Discontinued Plans Form	<input type="checkbox"/>
FAG - Business Protection Fact Find	<input type="checkbox"/>
Fee Recovery - 1st Contact - CFA	<input type="checkbox"/>
Fee Recovery - 1st Contact - CFA&FWA	<input type="checkbox"/>
Fee Recovery - 2nd Letter	<input type="checkbox"/>
Gifted Deposit Letter	<input type="checkbox"/>
Interest Only Declaration	<input type="checkbox"/>
Protection - Ideal World Solution	<input type="checkbox"/>

[Produce Letter](#) (click to select/unselect all)

Recommendation Emails

Ensure the formatting of the document looks professional and select 'Save Document.'



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	[Letter] 2 - FAG - Protection Ideal World Solution FFV2	Applicants	29/11/2018		Create/Edit Revisions

Editing Document "2 - FAG - Protection Ideal World Solution FFV2" (filename: "MortgageDoc5bffde43669c6.rtf")

Save Document Cancel (Changes will be lost)

Document open.

Editing your document

Your document will open in Word in just a moment, once opened please make any changes you need to and save the file.

Once your file is saved in Word you can return to this screen and click the "Save Document" button to save your changes back into MortgageKeeper.

REAL WORLD RECOMMENDATION

are based on your current needs in the event that you had unlimited funds for your solution is detailed in our Demands & Needs letter which has been provided to you s and current budget.

OVER
Gilton
£318000

pay out the above sum assured in the event of the first death or earlier diagnosis of a (policy) of the above insured person's within the policy term.

ton

s are maintained, this policy will pay the above monthly benefit amount for the benefit table to work due to incapacity.

ton

This will provide a lump sum in the event of death. This can be used to cover costs such as funeral expenses, paying off any other loans and credit cards or can simply ease any money worries at this difficult time.

REDUNDANCY COVER

This provides a tax free monthly income should you be made redundant or suffer unemployment. We have recommended that you take this insurance and can refer your details to our experts in this area.

BUILDING & CONTENTS INSURANCE

This policy will provide cover in the event of damage to your property or loss/damage of your contents. It is a requirement of your mortgage lender that the Building be insured at completion of the loan.

You need to make sure that the 'Ideal World Recommendation' is the FFV2 as this will prepopulate from the Fact Find.

Recommendation Emails

The next step is to select the clients email address, this will open the Email screen. You need to replace the clients email, with the Brokers email.

The image shows a web application interface for mortgage quotes. On the left, there's a 'Your Recent Quotes' section with a table:

Date	Details
27/11/2018	1 x Life & CIC, 1 x PHI, 1 x Life
27/11/2018	1 x Life & CIC, 1 x PHI, 1 x Life

Below the table, there's a form for an applicant with fields for Daytime Phone, Evening Phone, Mobile Phone, Date of Birth, Email, and Reference. A red arrow points to the 'Email' field. Below the form are links: 'Remove this applicant', 'Make this a commercial mortgage', and 'Create New Application With These Applicants'. At the bottom, there are fields for Application Reference, Lender Reference, and Security Address.

On the right, a 'Compose Email' window is open. The 'To:' field contains 'iaian@createfinance.co.uk' and is highlighted with a red arrow. The subject is 'Your Mortgage Recommendation & Document Request'. An attachment '[Document Shopping List.pdf] (268.02 KB)' is listed. The email body starts with 'Hi' followed by a redacted name. The body text reads: 'Further to our conversations please find attached the following documents which relate to the mortgage I have recommended for you:' followed by a list of documents: 'Disclosure Document - PLEASE READ' and 'Client Fee Agreement - PLEASE SIGN'. At the bottom, there are fields for 'Term (years): 35' and 'Purpose of Loan: Purchase'.

Recommendation Emails

FinanceAdviceGroup
Mortgage, Loan & Insurance Network

Compose Email | **Attach Files from Case**

Case File Attachments

Select files and/or documents which already exist on the case.

Letters
Letter Type: All

Document	Recipient	Date	Attach
Data Protection & ID Verification	Applicants	16/11/2018	<input checked="" type="checkbox"/>
Disclosure Document - Mortgage, Protection, Loans (Consumer) & GI	Applicants	16/11/2018	<input checked="" type="checkbox"/>
CFA - Client Fee Agreement	Applicants	27/11/2018	<input checked="" type="checkbox"/>
FWA - Mortgage & Protection (24 Mths)	Applicants	27/11/2018	<input checked="" type="checkbox"/>
Protection - Ideal World Solution	Applicants	27/11/2018	<input type="checkbox"/>
2 - FAG - Protection Ideal World Solution FFV2	Applicants	29/11/2018	<input checked="" type="checkbox"/>

Files
File type: All

Document	Date	Attach
000002290001.PDF	27/11/2018	<input type="checkbox"/>
000002290002.PDF	27/11/2018	<input type="checkbox"/>

TickList Items

Document	Date	Attach
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Illustrations

Document	Recipient	Date	Attach
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Select 'Attach Files From Case.' and tick the documents you would like to upload to the email.

Make sure that you do not attach the incorrect documents to the email. You can unselect files if they have been uploaded by accident.

You must ensure that the Documents you want to upload are listed at the top of the email.

Recommendation Emails

Next, copy the Mortgage Details from the KFI to the Email.

The screenshot displays the FinanceAdviceGroup 'Compose Email' interface. On the left, a text box contains mortgage details. On the right, the email composition area shows the recipient, subject, and a list of attachments. A red warning box indicates that the total attachment size exceeds 10MB. A red arrow points from the 'Attach Files from Case' button to the attachment list.

3. Main features of the loan

Amount and currency of the loan to be granted: £318,000.00 GBP plus £995.00 for fees that will be added to the loan.

Duration of the loan: 35 years

This illustration is based on a mortgage loan for a property purchase.
Repayment Method: Repayment

This illustration is provided on Masthaven's MB0 3.44% 5 Year Fixed 70% LTV mortgage.

MB0 3.44% 5 Year Fixed 70% LTV

Step 1 of your mortgage is a fixed interest rate of 3.44% that will apply from completion until 01 February 2024.

Step 2 of your mortgage product starts after 01 February 2024, and the rate that will apply is Masthaven's Standard Variable Rate, currently 4.25% for the remaining term of the mortgage.

Total amount to be reimbursed: £598,727.40
The amount is illustrative and may vary, in particular in relation with the variable of the interest rates.

This means that you will pay back £1.88 for every £1 borrowed.

Value of the property assumed to prepare this information sheet: £455,000.00
Maximum available loan amount relative to the value of the property: 70.00%

This means you will be borrowing 70.11% of the property's purchase price.

This loan would be secured against this property.

FinanceAdviceGroup
Mortgage, Loan & Insurance Network

Logged on as

Compose Email Attach Files from Case

From: Alison Biskup <alison@createfinance.co.uk>

To: iain@createfinance.co.uk <iain@createfinance.co.uk> [x]

CC:

Subject: Your Mortgage Recommendation & Document Request

Attachments:

Drop files here or [click to upload](#)

[Document Shopping List.pdf] - (268.02 KB) [Data Protection & ID Verification.rtf] - (3673.44 KB)

[Disclosure Document - Mortgage, Protection, Loans (Consumer) & GI.rtf] - (3678.64 KB)

[CFA - Client Fee Agreement.rtf] - (80.38 KB) [FWA - Mortgage & Protection (24 Mths).rtf] - (60.64 KB)

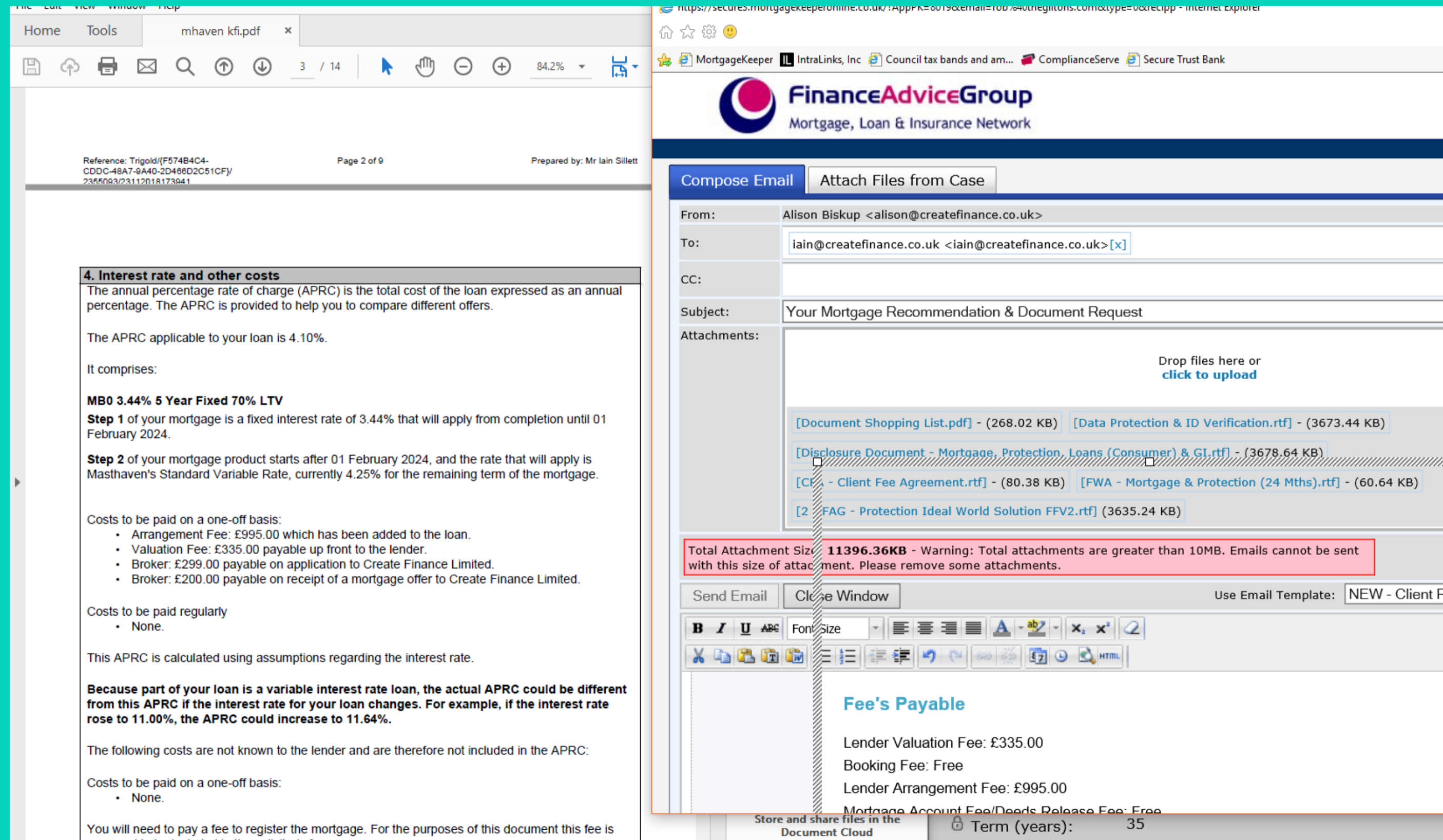
[2 - FAG - Protection Ideal World Solution FFV2.rtf] (3635.24 KB)

Total Attachment Size: **11396.36KB** - Warning: Total attachments are greater than 10MB. Emails cannot be sent with this size of attachment. Please remove some attachments.

Send Email Close Window Use Email Template: NEW - Client Recommendation

Amount of Loan Required: £318000.00
Property Valuation: £455000.00
Term of Mortgage Contract: 35 Years
Repayment Method: Repayment
Interest Rate Type and Interest: 3.44% Fixed For 5 Years
Monthly Payments: £1307.31

Recommendation Emails



The image shows a side-by-side comparison of a PDF document and an email composition interface. A red arrow points from the PDF's '4. Interest rate and other costs' section to the email's 'Attachments' list.

PDF Document Content:

Reference: Trigold/(F574B4C4-CDDC-48A7-9A40-2D486D2C51CF)/2356083/23112018173841 Page 2 of 9 Prepared by: Mr Iain Sillett

4. Interest rate and other costs

The annual percentage rate of charge (APRC) is the total cost of the loan expressed as an annual percentage. The APRC is provided to help you to compare different offers.

The APRC applicable to your loan is 4.10%.

It comprises:

MB0 3.44% 5 Year Fixed 70% LTV

Step 1 of your mortgage is a fixed interest rate of 3.44% that will apply from completion until 01 February 2024.

Step 2 of your mortgage product starts after 01 February 2024, and the rate that will apply is Mashaven's Standard Variable Rate, currently 4.25% for the remaining term of the mortgage.

Costs to be paid on a one-off basis:

- Arrangement Fee: £995.00 which has been added to the loan.
- Valuation Fee: £335.00 payable up front to the lender.
- Broker: £299.00 payable on application to Create Finance Limited.
- Broker: £200.00 payable on receipt of a mortgage offer to Create Finance Limited.

Costs to be paid regularly

- None.

This APRC is calculated using assumptions regarding the interest rate.

Because part of your loan is a variable interest rate loan, the actual APRC could be different from this APRC if the interest rate for your loan changes. For example, if the interest rate rose to 11.00%, the APRC could increase to 11.64%.

The following costs are not known to the lender and are therefore not included in the APRC:

Costs to be paid on a one-off basis:

- None.

You will need to pay a fee to register the mortgage. For the purposes of this document this fee is assumed to be included in the solicitor's fee.

Email Composition Window:

Compose Email Attach Files from Case

From: Alison Biskup <alison@createfinance.co.uk>

To: iain@createfinance.co.uk <iain@createfinance.co.uk> [x]

CC:

Subject: Your Mortgage Recommendation & Document Request

Attachments:

- [Document Shopping List.pdf] - (268.02 KB)
- [Data Protection & ID Verification.rtf] - (3673.44 KB)
- [Disclosure Document - Mortgage Protection Loans (Consumer) & GI.rtf] - (3678.64 KB)
- [CF - Client Fee Agreement.rtf] - (80.38 KB)
- [FWA - Mortgage & Protection (24 Mths).rtf] - (60.64 KB)
- [2 FAG - Protection Ideal World Solution FFV2.rtf] (3635.24 KB)

Total Attachment Size: **11396.36KB** - Warning: Total attachments are greater than 10MB. Emails cannot be sent with this size of attachment. Please remove some attachments.

Send Email Close Window Use Email Template: NEW - Client Re

Fee's Payable

- Lender Valuation Fee: £335.00
- Booking Fee: Free
- Lender Arrangement Fee: £995.00
- Mortgage Account Fee/Deeds Release Fee: Free

Term (years): 35

Ensure that the fees section also matches the KFI.

Fee Discounts and Insurance Recommendations

As discussed, I can reduce our Broker Fee from 3% to £499.00 on the basis that we also arrange some optional insurance to protect your mortgage / income / family, and on the proviso you keep this policy in place for at least **2 years**. We are whole of market and will always search to get you the best deals available, and will of course receive a commission from the insurance provider, which is why we can reduce our fee if you use us and keep it in place.

Ensure that the 'Fee Discounts' Section shows the Broker fees and how long the policy needs to stay in place for. Then remove the highlight so it matches the colour of the paragraph.

You must then scroll to the bottom, remove the Administrator name and replace it with the Adviser name. You then need to add their job title at Create Finance.

Then send 'Send Email'. If the Total Attachment size is too big, speak with the Broker.

Recommendation Emails

