

The Self Build Mortgage filter: Trigold

Once all the mandatory fields have been entered in the client screen, it's important to remember the "self build" filter before you select "source" which can be found under the "property" tab. Selecting this will bring up the required self build mortgage products, depending on your search criteria.

The screenshot displays a web application interface for mortgage products. At the top, there is a navigation bar with tabs: Client Details, Source/Quote, Property (highlighted with a green box), Adverse Credit, Compliance, Documents, Notes, and Tasks - Recall Dates. Below the navigation bar, the interface is divided into several sections:

- Property Details:** A vertical list of fields including Property Type, Property Detail, Property Status, Property Construction, No. Of Bedrooms, Location, Tenure, Year Of Build, Right to Buy Discount Price, and New Build. Most of these fields are dropdown menus or text inputs, with "Please Select" or "Please select" as default values.
- Address:** A section for entering the property address, including fields for House Name/No., Address Line 2, Address Line 3, Town, County, and Post Code. There is a checkbox for "Same as Current Address" and a "Verify Value" button.
- Filters:** A section containing several checkboxes: "Self Build" (checked and highlighted with a green box), "Right to Buy", "Vendor/Builder Deposits Allowed", "Ex Local Authority", "Guarantors", and "Agricultural Tie".
- Sort By:** A section with radio buttons for "Initial Payment" (selected), "Lender", and "APRO".
- Source:** A button labeled "Source" (highlighted with a green box) located at the bottom right of the interface.

You will then be presented with a number of self build and custom build mortgage products available from various lenders. Selecting the “lender” tab will allow you to group lender products together, including BuildLoan’s self build and custom build range.

Back Graph Criteria Show Fees Add Fees Total to Pay APRC Remortgage Compare Max Rate Illustration Print

Any documents or calculations produced from this screen are indicative costs and should not be given to the customer until a Mortgage Illustration has been produced.

Product Client Initial Filters Filters Tools Find Lender Install MTE

Name
Custom Build Everyday Tracker BBR plus
4.74% 01/11/2020 FSO Purchase 85% LTV

Fees
Arrangement £1,995.00
Booking £0.00
Sub Total £1,995.00
Valuation fee £557.00
Mortgage Exit Fee £50.00
BuildStore Arrangement Fee £600.00
BuildStore Administration Fee £95.00
Upfront £3,247.00
Can be added £1,995.00

Early Repayment Charges
1% of loan to be paid until 01/11/2020, 10% capital repayments allowed per year without penalty

Rates
4.99% Tracker to 01/11/2020
4.54% Variable
Base Rate 4.54

Multipliers
Based on Income > 0
5 + 5 or 5 joint

Lender	Type	Initial Rate	Initial Pay	Period	Final Rate	Fees	Cashback	LTV	Verified
Beverley BS	D	2.95	530.57	2 Years	4.75	995.00	0	90	
Beverley BS	D	3.25	548.23	3 Years	4.75	995.00	0	90	
Beverley BS	D	3.49	562.60	2 Years	4.75	495.00	0	95	
Beverley BS	D	3.95	590.71	3 Years	4.75	495.00	0	95	
Beverley BS	V	4.75	641.38		4.75	495.00	0	90	
Beverley BS	V	4.75	641.38		4.75	495.00	0	90	
Brightstar (Together Mortgages)	V	6.69	773.02		6.69	2812.00	0	75	✓
Brightstar (Together Mortgages)	V	6.69	773.02		6.69	2812.00	0	75	✓
Brightstar (Together Mortgages)	F	7.44	826.98	5 Years	6.69	2812.00	0	75	✓
Brightstar (Together Mortgages)	F	7.44	826.98	5 Years	6.69	2812.00	0	75	✓
Brightstar (Together Mortgages)	V	8.35	894.54		8.35	2812.00	0	75	✓
Brightstar (Together Mortgages)	F	9.10	951.81	5 Years	8.35	2812.00	0	75	✓
Brilliant (Newcastle)	D	4.99	657.01	30/09/19	5.99	995.00	0	80	✓ I
Brilliant (Newcastle)	F	5.40	684.15	31/10/19	5.99	995.00	0	80	✓ I
Buildloan (Bath BS)	D	4.49	631.59	3 Years	5.04	599.00	0	80	
Buildloan (Buckinghamshire)	D	4.59	631.07	2 Years	4.99	1499.00	0	85	
Buildloan (Chorley BS)	D	4.24	608.83	2 Years	5.24	1375.00	0	80	
Buildloan (Chorley BS)	D	4.54	627.87	2 Years	5.24	1375.00	0	80	
Buildloan (Chorley BS)	D	4.74	640.74	3 Years	5.24	1375.00	0	80	
Buildloan (Darlington BS)	D	4.99	657.01	30/09/20	5.70	999.00	0	80	
Buildloan (Darlington BS)	D	5.49	690.18	31/03/20	5.70	999.00	0	80	
Buildloan (Dudley BS)	V	5.49	690.18		5.49	1120.00	0	75	
Buildloan (Furness BS)	D	3.99	593.20	2 Years	5.29	1500.00	0	80	
Buildloan (Furness BS)	D	3.99	593.20	2 Years	5.29	1500.00	0	75	
Buildloan (Furness BS)	D	4.74	640.74	2 Years	5.29	0.00	0	80	
Buildloan (Furness BS)	D	4.74	640.74	2 Years	5.29	0.00	0	80	
Buildloan (Furness BS)	D	4.99	657.01	2 Years	5.29	1500.00	0	75	
Buildloan (Furness BS)	D	4.99	657.01	2 Years	5.29	1500.00	0	80	
Buildloan (Hanley S' Build)	D	4.24	608.83	2 Years	4.94	1000.00	0	80	
Buildloan (Hanley S' Build)	D	4.99	657.01		4.99	750.00	0	80	
Buildloan (Holmesdale BS)	V	5.24	681.27	2 Years	4.74	1750.00	0	80	
Buildloan (Mansfield BS)	D	4.74	640.74	2 Years	5.34	1499.00	0	80	
Buildloan (Mansfield BS)	D	5.19	670.18	2 Years	5.34	0.00	0	85	
Buildloan (Newcastle BS)	D	4.99	657.01	30/09/19	5.99	1194.00	0	80	✓ I
Buildloan (Newcastle BS)	F	5.40	684.15	31/10/19	5.99	1194.00	0	80	✓ I
Buildloan (Nottingham BS)	D	4.39	618.31	2 Years	5.49	1499.00	0	80	
Buildloan (Nottingham BS)	F	5.19	670.18	01/12/19	5.49	1499.00	0	80	
Buildloan (Stafford Railway BS)	V	4.25	609.46	3 Years	2.95	0.00	0	75	
Buildloan (Virgin Money plc Custom Build)	T	4.79	643.97	01/11/20	4.54	1995.00	0	80	
Buildloan (Virgin Money plc Custom Build)	T	4.99	657.01	01/11/20	4.54	1995.00	0	85	
BuildStore (Ipswich BS)	V	4.84	647.22	2 Years	5.24	1000.00	0	75	

On the left hand side of the sourcing results screen, the “product” tab displays information regarding the product you have highlighted. In this instance, the highlighted product is our BuildLoan Virgin Money Custom Build Tracker, 4.99%, up to 85% LTV, with a £1,995.00 arrangement fee.

Product | Client | Initial Filters | Filters | Tools

Name
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Fees

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Early Repayment Charges
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Base Rate	4.54
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Multipliers
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You can use a “filters” tab which will present you with more options to further source for more specific products on the source results screen. The self build filter will already be selected, where you can simply refine your results, for example if the product comes with overpayments or is portable.

Product | Client | Initial Filters | **Filters** | Tools

Current Account
 Underpayments
 Overpayments
 Offset Mortgages
 Payment Holidays
 Borrow Back
 Portability
 Cashback
 No Stepped Products
 Verified

Self Build
 Right to Buy
 Vendor/Builder Deposits Allowed
 Ex Local Authority
 Guarantors
 Agricultural Tie

Location: (dropdown menu open showing: Please Select, England, Scotland, Wales, Northern Ireland)

No Build
 No Prev
 No Pro
 No Bank Statements Required
 No Paulins Required
 No P60