

# Positive LENDING



USER GUIDE - **simple steps** for 360 sourcing

GET POSITIVE | BE POSITIVE | STAY POSITIVE

# Simple steps to sourcing your 360 user guide

## STEP 1:

Login /register / edit your  
account details [go to >](#)

## STEP 2:

Enter your clients' loan requirements  
/ start a new application [go to >](#)

## STEP 3:

Refine your quotation / adverse  
credit / property details [go to >](#)

## STEP 4:

You're sourcing! Select the  
best client outcome [go to >](#)

## STEP 5:

Create and research records / illustrations,  
save and submit to Positive [go to >](#)

This guide is designed to help you source second mortgages and bridging loans:

- ✓ source from over 30 providers
- ✓ access the latest 'Positive' exclusive products
- ✓ create accurate and compliant mortgage illustrations
- ✓ track your cases through to completion.

To login [click here](#)

**360**  
Loan Sourcing

Powered by: Positive

# Step 1: login / register



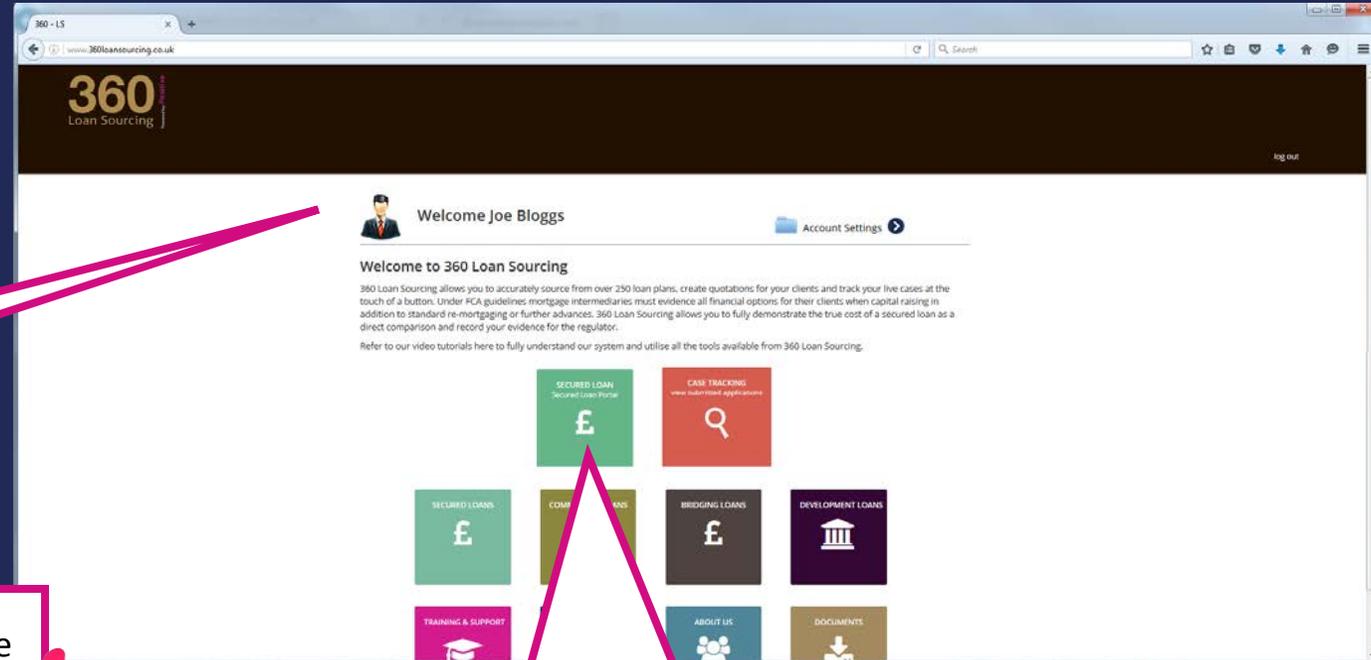
Following successful login you will access your **home page**

For best results please use Google Chrome or Mozilla Firefox as your **browser**.



View our **PRIVACY STATEMENT**

<https://www.positivelending.co.uk/privacy-statement/>



Click here to **source secured loans**, then click **new application** to begin.

To login [click here](#)

# Step 1: set up/update your account details

Please ensure your account details are kept updated as this information **will be included on your mortgage illustrations.**

To access this page choose **account settings** on your home page.

If insufficient information about your company is supplied (or deleted in error) you will need to re-enter the information prior to creating bespoke mortgage illustrations.

Dashboard | Positive Lending | Broker Zone - Profile

360 Loan Sourcing

Case Management | Tutorials | Downloads | log out

Profile

Profile Details

Company Contact Details

Company Name: Jimboe Mortgage Co

First Name: jn Surname: Bee

Main Telephone: 01903776470 Mobile Telephone: 07877843763 E Mail Address: james.alexander@positive lending.co.uk

360 loan sourcing will contact you with updates on your client. How would you prefer to be contacted?

Contact preference:  SMS  Email  Both  None

Company Address

Building Name: Tudor House Building Number: 12

Address line 1: Golden Acre Address line 2: Argenteering On Sea

City: Littlehampton County: West Sussex Postcode: BN16 4EJ

Add Contact Contact List Update Details



In the **Account settings** section you can edit your contact preferences and amend your user access rights to the portal via the contact list (company principals/nominated administrators only).

# Step 2: enter loan requirements

Click here to source residential or buy to let loans in the **loan requirements** tab.

'Loan requirements' questions will vary depending on the type of loan selected but the 'client details' and 'property' tabs remain the same.

360 allows you to **accurately source** by property type, employment type, and adverse credit.

Please note that the **minimum information required** is the 'loan requirements' tab plus one applicant's full name and date of birth. If the required minimum information is not supplied this error message will appear.

The screenshot shows a web browser window titled "360 LS - New Application" with the URL "www.360loansourcing.co.uk/newapplication.aspx". The page is titled "Loan Sourcing" and has a navigation bar with "Loan Requirements", "Client Details", and "Property Details". Below the navigation bar, there are tabs for "Applicant #1" and "Applicant #2". The "Applicant #1" tab is active, showing the "Applicant Details" section. This section includes fields for Title, First Name, Middle Name, Surname, Applicant Type, Date of Birth, Gender, Marital Status, Nationality, and Criminal Convictions?. Below the Applicant Details section, there are three collapsed sections: "Contact Details", "Employment Details", and "Credit History". A "Get Your Quotes" button is located at the bottom right of the form.



The more information you enter the more **accurate** the search results will be.

# Step 3: refine your quotation

By entering the client **address details** you will source by postcode – this is particularly important if arranging a quotation for Scotland and Northern Ireland

By entering the clients **employment details** sourcing will identify employed and self employed plans.

Time in current job / self employment is particularly important to ensure which lender will consider recently employed applicants.

The system will source based on lenders minimum income requirements **but sourcing does not identify if the loan passes an income stress test or the individual income and expenditure policies of each lender**, that will be assessed by your loan manager when the case is submitted.

360 LS - New Application

www.360lending.co.uk/newapplication.aspx

Surname: \_\_\_\_\_

Nationality: Please Select

Applicant Type: Please Select

Criminal Convictions?  Yes  No

**Contact Details**

Address House Number: \_\_\_\_\_ Address House Name: \_\_\_\_\_

Address Line 1: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Address Line 2: \_\_\_\_\_ Work Phone: \_\_\_\_\_

Town/City: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_

County: \_\_\_\_\_ Email Address: \_\_\_\_\_

Post Code: \_\_\_\_\_

**Employment Details**

**Credit History**

Get Your Quotes

**Employment Details**

Employment Status: Please Select

Occupation: \_\_\_\_\_

Basic Annual Income: \_\_\_\_\_

Net Monthly Income: \_\_\_\_\_

Time in Current Job: 0 yrs 0 mths

Time Continuously Employed: 0 yrs 0 mths

**Credit History**

Get Your Quotes

# Step 3: adverse credit tab

You can source for lenders who will consider applicants with **adverse credit history**. 360 sources against the applicants last 3 years' credit history.

However as some lenders approve loans based on credit score, and do not publish their rules for adverse credit, their products can be returned in sourcing in any event.

This means that when you check the criteria in 'Product Details', it may not be obvious why a certain lender has appeared when you know they will not accept certain cases.

Bankruptcy Date Registered	Satisfactory Conduct	IVA Date Completed
DD/MM/YYYY	<input type="checkbox"/>	DD/MM/YYYY

Arrears Date Registered	Arrears Cleared	Arrears Date Satisfied
DD/MM/YYYY	<input type="checkbox"/>	DD/MM/YYYY

County Court Date Registered	County Court Amount	County Court Date Satisfied
DD/MM/YYYY		DD/MM/YYYY

Default Date Registered	Default Amount	Default Date Satisfied
DD/MM/YYYY		DD/MM/YYYY

# Step 3: adverse credit details

**Arrears maximum LTV** Indicates the maximum LTV that the lender will allow arrears; if set 0% the field is ignored in sourcing.

**Arrears maximum** The maximum number months of arrears a lender will allow; if set to 0 months then the field is ignored in sourcing.

**Arrears not in last** States the previous months in which arrears are not permitted; if set to 0 months then the field is ignored in sourcing.

**CCJ maximum amount** The maximum amount that a lender will permit for CCJ; if set to £99,999 then assume lender will credit score and has not published specific rules for CCJs.

**CCJ maximum LTV** The maximum LTV that a lender will allow CCJs for; if set to 0% then the field is ignored in sourcing.

**CCJ maximum number** The maximum number of CCJs that a lender will allow; if set to 99 assume the lender will credit score and has not published specific rules for CCJs.

**CCJ satisfied since** The minimum time that a CCJ has to have been satisfied for; if set to "0" then assume lender will credit score and has not published specific rules for CCJs.

Credit Detail	
Arrears Maximum LTV	0 %
Arrears Maximum	3 Months
Arrears Not in Last	36 Months
CCJ Maximum Amount	£ 200
CCJ Maximum LTV	0 %
CCJ Maximum Number	1
CCJ Satisfied Since	1 Months

Your helpful explanation  
of each line of the  
**adverse credit tab**



# Step 3: property details tab

Report Builder | Positive Lending x POSITIVE LENDING | Mortg... x 360 LS - New Application x New Tab

360loansourcing.co.uk/newapplication.aspx

### Loan Sourcing

Loan Requirements Client Details **Property Details**

#### Property Details

Property Location	England
Property Type	House
Property Style	Detached
Property Tenure	Freehold
Construction of Walls	Brick
Construction of Roof	Tile
Property Age	77 yrs 0 mths
Is Property Ex-local Authority	<input type="radio"/> Yes <input checked="" type="radio"/> No

#### Property Address

Address House Number	37
Address House Name	
Address Line 1	Waterlooville Road
Address Line 2	
Town / City	Gosport
County	Hampshire
Post Code	PO32 4ER
Same as current address	<input type="checkbox"/>

Get Your Quotes

Each line of the **property details** tab is explained on the next slide

Quick Tip

# Step 3: property details

<b>Postcode</b>	Enter the first 2 letters of the property's postcode to enable 360 to return available products for the postcode region. If postcode details are not entered, 360 will return products for all regions
<b>Property type</b>	Source by property type (house / flat / maisonette / bungalow) to filter available products
<b>Property style</b>	Mostly applicable when sourcing for certain types of flats: purpose built, converted, studio and above a shop. NB. the option for detached, semi-detached and terraced will have no effect on the sourcing
<b>Number of floors in block</b>	When 'flat' is selected as the property type, enter the number of floors to filter lender's criteria
<b>Property tenure</b>	The options available source against accepted criteria. 'Flying freehold' will not have an effect on the sourcing
<b>Lease remaining years</b>	Enables sourcing of lenders' criteria and allows the term entered in the 'Mortgage Requirements' tab
<b>Property use</b>	Confirm how the clients will use the property: 'Primary residence' for the client's own use as their residence. 'Second Home' will source against criteria for a property to be used as a second home (residential)
<b>Holiday home</b>	Source products for property used as a holiday home; either let at time or used by the clients for their use at times. Sitting tenant select when the property is being used by the same person that sold it at a discount
<b>Property roof</b>	Source against the property roof construction (Flat, Tile, Slate and Thatched)
<b>Property walls</b>	Source by property construction (concrete, timber framed, steel framed, brick, Mundic Block or PRC with repair certificate)
<b>Ex-council</b>	Select 'Yes' if the property was ever owned by the council to source available products, also considers the mortgage type, LTV and valuation
<b>Property age</b>	Source if the property is acceptable based on the LTV and the age; this question also determines whether the property should be classed as a new build.

# Step 4: product sourcing screen

Report Builder | Positive Lending | POSITIVE LENDING | Mortg... | Broker Zone

360 Loan Sourcing

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Loan Results

Back To Homepage | Back To Quotes

Sourcing Criteria | True Cost & Fee Details | Requirements | Price / Value: £350,000.00 | Loan Amount: £42,000.00 | Term: 15 years

Lender Name	Plan Name	Rate	Rate Type	Initial Period	Revert Rate	Monthly Payment	Monthly Payment Revert	True Cost (Term)	Max LTV	ERC	Total Fees	APR	Duration	
Paragon Personal Finance	Plan A1	4.5%	Variable	Term	4.5	£328.91	£328.91	£59,703.80	65%	None	£	4.6%	Term	Submit Enquiry
Paragon Personal Finance	Plan A2	4.52%	Variable	Term	4.52	£329.35	£329.35	£59,783.00	65%	None	£	4.6%	Term	Submit Enquiry
Paragon Personal Finance	Plan A3	4.55%	Variable	Term	4.55	£330.01	£330.01	£59,901.80	65%	None	£	4.6%	Term	Submit Enquiry
Precise Mortgages	PRPA160	4.55%	Tracker	Term	4.55	£332.54	£332.54	£60,107.20	65%	None	£	4.7%	Term	Submit Enquiry
Paragon Personal Finance	Plan A4	4.69%	Variable	Term	4.69	£333.14	£333.14	£60,465.20	65%	None	£	4.8%	Term	Near Miss Reject Reason: Maximum Loan Amount
Paragon Personal Finance	Plan B1	4.7%	Variable	Term	4.7	£333.32	£333.32	£60,497.60	70%	None	£	4.8%	Term	Submit Enquiry
Paragon Personal Finance	Plan B2	4.72%	Variable	Term	4.72	£333.75	£333.75	£60,576.80	70%	None	£	4.8%	Term	Submit Enquiry
Paragon Personal Finance														Submit Enquiry
Prestige Finance														Submit Enquiry
United Trust Bank														Submit Enquiry
Paragon Personal Finance														Submit Enquiry

Quick Tip

Each detail of the product sourcing screen is explained on the next slide

All plans will show on the sourcing screen according to the lender criteria and specific filters. PLEASE REMEMBER the more information you enter into the system, the more accurate the sourcing results will be. The sourcing results automatically return the cheapest monthly repayment for the client.

360 Loan Sourcing Powered by Positive

# Step 4: product sourcing screen results

<b>Lender Name</b>	The lender
<b>Plan Name</b>	The lender's named plan (NB. United Trust Bank do not name their plans, our case team know the plans by the rate)
<b>Rate type</b>	The lender's variable, fixed and tracker products
<b>Initial Period</b>	Used for fixed rate products to show the repayment linked to the initial term, if the product is a variable rate or tracker product the field will show "Term"
<b>Revert Rate</b>	The rate applicable after the initial term
<b>Monthly Payment</b>	The scheduled monthly repayment
<b>Monthly Payment Revert</b>	The monthly repayment after the initial term
<b>True Cost (Term)</b>	The cost of the fees
<b>Max LTV</b>	The maximum % loan to value for the plan
<b>ERC</b>	The minimum term where an early redemption period applies. The early redemption charge can be found in the "Fees" section within the plan
<b>Total Fees</b>	The true costs for processing the loan. This includes the packager fee, lender fees for processing the loan, disbursement and valuation fees and mortgage discharge fees
<b>APR</b>	The annual percentage rate for the product
<b>Duration</b>	How long the APR applies for the term

# Step 4: fee hover bar

Lender Name	Plan Name	Rate	Rate Type	Initial Period	Revert Rate	Monthly Payment	Monthly Payment Revert	True Cost (Term)	Max LTV	ERC	Total Fees	APR	Duration
Paragon Personal Finance	Plan A1	4.5%	Variable	Term	4.5	£328.91	£328.91	£59,703.80	65%	None	£1,495.00	4.6%	Term

Hover over the fee section (or click if using iPad, iPhone, etc.) and the **breakdown of fees** and procurement fee is displayed for you.

The **broker fee** will be the fee for packaging by Positive Lending; you will have the option to add this to the loan or the client pays this on offer – you can create this within 'Your mortgage illustration' [go to >](#)

Arrangement Fee: £0  
Booking Fee: £0  
4.8% Broker Fee: £995.00  
Chaps Fee: £0  
Deeds Release Fee: £150  
Disbursement Fee: £100  
4 Higher Lending Fee: £0  
Mortgage Discharge Fee: £0  
Valuation Fee: £250.00  
4.7%  
Total Fees: £1,495.00  
Gross Proc Fee: £840

# Step 5: plan information

Click the plan name for detailed loan plan information

You can view additional information relating to the product selected including: ERCs, acceptable property types, fees, etc.

NB. you must enter the plan you wish to use if you want to create research records and product illustrations.

Lender Name	Plan Name	Rate	Rate Type	Initial Period	Revert Rate	Monthly Payment	Monthly Payment Revert	True Cost (Term)	Max LTV	ERC	Total Fees	APR	Duration
	Plan A1	4.5%	Variable	Term	4.5	£328.91	£328.91	£59,703.80	65%	None	£	4.6%	Term

Product Information: **paragon personal finance**

Go Back

Product Details

Lender Name	Paragon Personal Finance	Initial Pay Rate	4.5%
Product Name	Positive Lending Exclusive Secured Plan A1 Variable	Initial Rate Period	15
Mortgage Class	Variable	Initial Monthly Repayment	£328.91
Self Build	No	Monthly Payment after initial period	£328.91
Shared Ownership	No	Total Interest Payable	£16,208.60
Product Availability	Intermediaries Only	True Cost	£59,703.80
Minimum Loan	£40,000.00	Standard Variable Rate	4.5%
Maximum Loan	£750,000.00	Full Rate Description	Paragon Personal Finance's Standard Variable Rate, currently 4.50% giving a current rate payable of 4.50% for the term of the mortgage.
Maximum LTV Available	65.00		

Employment and Income Details

Fees Information

Property Details

Adverse Credit

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Click here to create the illustration select "Generate Illustration", the document creation box will appear. [Go to >](#)

Drop down filters display the plan information in more detail.

# Step 5: research summary reports



## Research Summary

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Date: 04/04/2016 11:30 AM  
 Adviser Name:  
 Reference Number:

**Client Details**  
 Applicant Name: Paul Mcgonigle  
 Date of Birth: 04/07/1970  
 Applicant Type:  
 Employment Status:  
 Basic Annual Income:

**Mortgage Requirements**  
 Loan Purpose: Remortgage  
 Mortgage Type: Secured Loan  
 Property Value: £350,000.00  
 Loan Amount: £42,000.00  
 Loan Term: 15 years  
 Payment Method: Repayment

**Property Details**  
 Property Location:  
 Property Type:  
 Property Style:  
 Property Tenure:

**Recommended Product**  
 Lender: Paragon Personal Finance  
 Product: Positive Lending Exclusive Secured Plan A1 Variable  
 Initial Rate: 4.50%  
 Initial Monthly Payment: £328.91  
 Revert Rate: 4.50%  
 Product Rank: This product was ranked #1 in the results.

**Product Fees**

Arrangement Fee:	£ 0.00
Booking Fee:	£ 0.00
Broker Fee:	£ 995.00
CHAPS Fee:	£ 0.00
Deeds Release Fee:	£ 150.00
Disbursement Fee:	£ 100.00
Higher Lending Charge:	£ 0.00
Mortgage Discharge Fee:	£ 0.00
Valuation Fee:	£ 250.00
<b>Total:</b>	<b>£ 1,495.00</b>

**Mortgage Results**

**Search Filters**

Product Types: Fixed | Discount | Variable | Tracker | Capped | Libor | Stepped  
 Product Period: All  
 Product Preferences: Include Near Misses  
 Adverse Situations:  
 Included Lenders: All  
 Included Packagers: All  
 Sorted by: Initial Monthly Payment (Ascending)

**Search Results**

The top 50 of 156 results displayed.

Lender	Rate Type	Initial Rate	Initial Period	Initial Monthly Payment	Revert Rate
Paragon Personal Finance	Variable	4.50%	Term	£328.91	4.50%
Paragon Personal Finance	Variable	4.52%	Term	£329.35	4.52%
Paragon Personal Finance	Variable	4.55%	Term	£330.01	4.55%
Precise Mortgages	Tracker	4.55%	Term	£332.54	4.55%
Paragon Personal Finance	Variable	4.69%	Term	£333.14	4.69%
Paragon Personal Finance	Variable	4.70%	Term	£333.32	4.70%
Paragon Personal Finance	Variable	4.72%	Term	£333.76	4.72%
Paragon Personal Finance	Variable	4.74%	Term	£334.21	4.74%
Prestige Finance	Variable	4.68%	Term	£335.20	4.68%
United Trust Bank	Tracker	4.70%	Term	£337.16	4.70%
Paragon Personal Finance	Fixed	4.95%	2 years	£338.88	4.52%
Paragon Personal Finance	Fixed	4.97%	2 years	£339.33	4.55%
Paragon Personal Finance	Fixed	5.00%	2 years	£340.00	4.57%
Prestige Finance	Fixed	4.98%	2 years	£341.92	4.65%
Paragon Personal Finance	Fixed	5.14%	3 years	£343.15	4.52%
Paragon Personal Finance	Fixed	5.14%	2 years	£343.15	4.69%

Your **evidence of research** is saved as a downloadable PDF; it is date / time stamped and captures the basic sourcing information entered together with the plan selected, the relevant fees and the full sourcing table.

It is important to remember that some lenders approve **loans subject to credit score and a full breakdown of income and expenditure.**

If the product selected is not relevant when passed to your Positive Lending sales advisor, new research and a written explanation for your file will be provided to you.

# Step 5: create bespoke illustrations

360 Loan Sourcing will identify the various fees charged by the lender and Positive Lending and place them into your mortgage illustration automatically. You only **need to select** whether the Positive Lending packager fee is added to the loan or paid by the applicant on offer.

Mortgage Illustration

**Loan Details**

Property Value: 350000  
Amount: 42000  
Product Term: 15  
Payment Method: Repayment

**Client Details**

Title: Mr  
First Name: Paul  
Surname: Mcgonigle

**Options**

Fee Type	Fee Amount	When Payable	Add To Loan	Amount Refundable	When Refundable
Valuation Fee	250.00	On Application	<input type="checkbox"/>		Not Refundable
Deeds Release Fee	150	On Maturity	<input type="checkbox"/>		Not Refundable
Packager Fee	995.00	On Completion	<input checked="" type="checkbox"/>		Not Refundable
Disbursement Fee	100	On Application	<input type="checkbox"/>		Not Refundable
Broker Application Fee		Please Select	<input type="checkbox"/>		Not Refundable

**Procuration Fees**

Fee Type	Fee Amount	Company
Procuration Fee	840	Positive Lending

Gross Procuration Fee: 840

[Generate Illustration](#)

Click here to add a broker fee

Click here to amend the packager fee payment from "on offer" to "on completion" and the fee will automatically add to the loan advance.

If you have added a broker fee, you can click here to enter broker fee details

Click here to generate your illustration. The quotation automatically saves to the client record.

# Step 5: view your saved quotes

The screenshot shows the 360 Loan Sourcing dashboard. At the top left, the 'Case Management' dropdown menu is open, with 'Saved Quotes' highlighted. A pink callout box points to this option with the text: 'Click here to access your saved quotations from the case management drop down list'. Below the navigation bar, a status bar shows various stages with zero counts: NEW, QUOTED, ISSUED IN CON, FINALS ISSUED, IN UNDERWRITING, VALUATION BOOKED, AT LENDER, and COMPLETE. The main content area features a 'Secured Loan Portal Welcome' message and four action tiles: 'NEW APPLICATION', 'SAVED QUOTES', 'SECURED LOANS', and 'DOWNLOADS'. A pink callout box points to the 'SAVED QUOTES' tile with the text: '...or click here to access your saved quotations from the main secured loan portal...'. The browser address bar at the bottom shows the URL 'brokerzone.engagedcrm.co.uk/quotes.aspx'.

Click here to **access your saved quotations** from the case management drop down list

...or click here to **access your saved quotations** from the main secured loan portal...

# Step 5: view your saved quotes

Dashboard | Positive Lending | 360 LS - Product Info

brokerzone.engagedcrm.co.uk/quotes.aspx

360 Loan Sourcing

Positive Lending Broker Support 08452607511

log out

### Saved Quotes

Resume a saved application

Quotes

Filter:  Show: 10

Quote Date	Name	Selected Lender	Selected Plan	Amount	Term	Property Value	Mortgage Balance	Monthly Payment	Documents	Retrieve Quote	Submit Enquiry
31/03/2016 17:25:14	Paul Mcgonigle	Paragon Personal Finance	Plan A1	42000.0000	15	350000.0000	108000.0000	£328.91	<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>
31/03/2016 17:21:34	Paul Mcgonigle			42000.0000	15	350000.0000	108000.0000		<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>
30/03/2016 20:00:35	Ben Kingsley	Paragon Personal Finance	Plan A1	50000.0000	20	300000.0000	100000.0000	£322.62	<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>
30/03/2016 18:43:06	Positive Lending	ParagonPersonalFinance	PlanA1	50000.0000	20	300000.0000	100000.0000	£322.62	<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>
23/03/2016 09:24:16	Jayjay Okocha	Paragon Personal Finance	Plan A1	60000.0000	25	425000.0000	212000.0000	£339.03	<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>
22/03/2016 17:22:58	Sssss Ddlddd			60000.0000	18	425000.0000	212000.0000		<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>
22/03/2016 17:22:20	Sssss Ddlddd			60000.0000	18	425000.0000	212000.0000		<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>
22/03/2016 16:04:03	Sdfsd Sfdsfdds			12100.0000	17	1002000.0000	522312.0000		<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>
22/03/2016 16:03:51	Sdfsd Sfdsfdds			12100.0000	17	1002000.0000	522312.0000		<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>
22/03/2016 15:16:17	Jack Jones			20000.0000	25	500000.0000	200000.0000		<a href="#">Documents</a>	<a href="#">Retrieve Quote</a>	<a href="#">Submit Enquiry</a>

Showing 1 to 10 of 28 entries

First < 1 2 3 > Last

Search here through your cases and locate historic research history and illustrations.

Click here to submit your previous searches to Positive Lending without the need to re-input your keyed data.

# Step 5: view your saved quotes

The screenshot shows the Positive Lending dashboard. The left sidebar contains navigation options: Home, Case Management, Tutorials, and Downloads. The main content area is titled 'Saved Quotes' and features a table of quotes. A 'Quick Tip' callout points to the 'Selected Lender' column. The right sidebar shows 'Case Details' for a client named Mr Ben Kingsley, with a 'View Documents' pop-up window displaying a list of attached files. A callout points to this window, stating that the 'case details' tab shows every quotation and research document created for the client file. At the bottom, there are buttons for 'CASE STATUS', 'EDIT QUOTE', 'EOL', 'EIR', and 'BACK TO QUOTES'. The footer includes the '360 Loan Sourcing' logo and the text 'Powered by: Positive'.

Quote Date	Name	Selected Lender	Selected Plan	Amount	Term	Property Value
31/03/2016 17:25:14	Paul Mcgonigle	Paragon Personal Finance	Plan A1	42000.0000	15	350000.0000
31/03/2016 17:21:34	Paul Mcgonigle			42000.0000	15	350000.0000
30/03/2016 20:00:35	Ben Kingsley	Paragon Personal Finance	Plan A1	50000.0000	20	300000.0000
30/03/2016 18:43:06	Positive Lending	ParagonPersonalFinance	PlanA1	50000.0000	20	300000.0000
23/03/2016 09:24:16	Jayjay Okocha	Paragon Personal Finance	Plan A1	60000.0000	25	425000.0000
22/03/2016 17:22:58	Sssss Ddlddd			60000.0000	18	425000.0000
22/03/2016 17:22:20	Sssss Ddlddd			60000.0000	18	425000.0000
22/03/2016 16:04:03	Sdfsd Sfdsfdds			12100.0000	17	1002000.0000
22/03/2016 16:03:51	Sdfsd Sfdsfdds			12100.0000	17	1002000.0000
22/03/2016 15:16:17	Jack Jones			20000.0000	25	500000.0000

Quick Tip

If your quote does not show a 'featured lender' **selected lender** table, no lender was selected from the sourcing table when the quote was created.

Click on any of the highlighted pink tabs to **open the client file**

The 'case details' tab shows **every quotation and research document created** for the client file.

# Top tips: get the most out of 360

## *Q: How do I get the best from the system and gain accurate quotations?*

A: You can generate a basic quotation from the loan requirements tab but one applicant's name and date of birth needs to be entered; in this instance, 360 will source the best solution purely on LTV. For a more accurate result, further information is required: property location, employment details and adverse credit all influence the plan sourced. The more information you can provide, the more accurate the result for your client.

## *Q: I have submitted a case to Positive Lending but the plan is different to my sourcing, why?*

A: 360 quotations are based on the information entered into the sourcing engine in real-time. If the quotation changes it will be due to one or a combination of the following: 1) the information entered varies between the intermediary and the Positive Lending advisor, 2) the availability of loan plans changing due to a time delay between the original input and the amended quotation, or 3) the original plan not fitting when scored with the lender.

## *Q: Does the 360 system credit score?*

A: No credit scoring takes place until Positive Lending receives the application.

## *Q: I cannot create an illustration, why?*

A: Firstly check that you have selected a loan plan as you would not be able to create an illustration otherwise. Once you have selected your plan you can create your research record and create the illustration. If you can not create an illustration when you open the **Generate Illustration** section it is likely that your contact details need updating. You will need to exit the application (you will not have lost your enquiry) and amend your information within **Account Settings**. You can then reopen your application from the **Saved Quotations** section.

To login [click here](#)

**360**  
Loan Sourcing

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# Top tips: get the most out of 360

## *Q: Can I create more than one illustration for my client?*

A: Yes, you can create multiple entries for your clients; they are all saved against the client record.

## *Q: How do I submit the enquiry to Positive Lending?*

A: You can submit the enquiry real-time from the sourcing page once you have identified the suitable plan. You can also submit a historic quotation from the '**Saved Quotations**' section.

## *Q: The quotation has changed from original input? How do I gain a new quotation for my file?*

A: If Positive Lending change a quotation you will find the enquiry within the **Case Tracking** section. The new illustration and research documents will be placed within the client record together with your original illustration(s) to create the perfect audit.

## *Q: How am I informed of the application progress?*

A: You can choose how Positive Lending communicates with you; within your '**Account Settings**' you can opt to receive communication by email, SMS or both. In addition, our Sales Advisors will update you on your clients' progress by phone.

## *Q: I can not create an illustration for a specific lender, why?*

A: 360 covers the whole market for second mortgages, however not all of our lender partners were able to provide mortgage illustrations for us to replicate. While we can provide illustrations for the majority of lenders listed on 360 there are a few remaining lenders with whom we are working closely to ensure you are able to create them. If you can not create an illustration, please contact us on 01202 850 830 and they can assist you.

To login [click here](#)

**360**  
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ANY  
QUESTIONS?

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