

# Sourcing Systems

## Prime Residential

We work closely with Trigold Crystal to ensure you can find the right information on our products. To help you with the process, we have put together this reference guide to ensure you can find the relevant information you are looking for quickly and efficiently.

### Find Abbey products using Trigold Crystal

#### Updates

To ensure you are looking at the most up to date information, remember to update your system on a daily basis.

#### Verification

We verify our products on Trigold Crystal to ensure they are displayed accurately. You will see green verification ticks next to all our core products, which means we have checked them.

#### Income

Income multiples on Trigold Crystal are a guide only. The income multiples on Trigold Crystal can be ignored using the override option in the USER SETTINGS.

We assess affordability for each case on an individual basis. Refer to [www.abbeyforintermediaries.com](http://www.abbeyforintermediaries.com) for our Affordability Calculator.

#### Self-employed

Our mortgages will NOT source if only one year's accounts are available. Refer to our Lending Criteria for full requirements.

#### Interest Only

Refer to the product notes on our Lending Criteria for full details of acceptable LTVs and affordability calculations.

#### Total to Pay function

To demonstrate the long term value of our products for clients who are not looking to redeem their mortgage within the initial product term, compare our rates over:

- the entire mortgage term; or

- for fixed rates, the initial product term plus 4 months, as our fixed rates are slightly longer than 2, 3 or 5 years; or
- do not include the ERC in the calculations.

#### Product duration

Narrow down your product search by only looking at products over the term that suits your client. Trigold Crystal allows you to search for products with a certain duration using YEARS and MONTHS.

Remember, a product's duration will be affected by any set product end dates, so allow for this when sourcing by not selecting years only.

#### Borrower type

Make sure your borrower type is accurate as Remortgage products will not source if you select Next Time Buyer by mistake, or vice versa.

#### Lender panels

If you are using a panel of lenders, make sure that Abbey is listed on your panel via USER SETTINGS. If in doubt source by ALL LENDERS.

#### Still can't find Abbey on Trigold Crystal?

Use LENDER DETAILS and select Abbey. Then choose the PRODUCT option. A full list of our products will then be displayed without taking into account client type, loan amount or lending criteria.

When you've found a suitable product, have a look at the client's circumstances to see if they are restricting the product availability. The most common reason is the Filters applied or insufficient income based on the income guidelines built into Trigold Crystal. See the table over for how to apply Filters to source our products.



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### Find our products using Filters

You can apply any of the following filters to display our products.

Adverse credit	→	<input checked="" type="checkbox"/> CCJs	<input checked="" type="checkbox"/> Arrears
Arrangement/booking fee	→	<input checked="" type="checkbox"/> No arrangement/booking fee – selected products only	
Capital rest	→	<input checked="" type="checkbox"/> Monthly/daily	
Cashbacks	→	<input checked="" type="checkbox"/> On selected products	
Duration	→	<input checked="" type="checkbox"/>	
Early repayment	→	<input checked="" type="checkbox"/> No early repayment overhang	
Flexible payment options	→	<input checked="" type="checkbox"/> Offset – selected products only	<input checked="" type="checkbox"/> Overpayments
Floor rate	→	<input checked="" type="checkbox"/> No floor rate	
Guarantors	→	<input checked="" type="checkbox"/> Do not apply this filter	
Higher lending fees addable	→		
Legal fees	→	<input checked="" type="checkbox"/> Free legal – selected products only	
	→	<input checked="" type="checkbox"/> Exclude free legals – selected products only	
Location/property	→	<input checked="" type="checkbox"/> England	<input checked="" type="checkbox"/> Scotland
	→	<input checked="" type="checkbox"/> Wales	<input checked="" type="checkbox"/> Northern Ireland
	→	<input checked="" type="checkbox"/> Ex-local authority	<input checked="" type="checkbox"/> New build – selected products only
Limited Company	→	Do not select this filter	
Maximum pay rate	→		
No buildings insurance taken	→		
No higher lending fees	→		
No previous lenders reference	→		
No proof of residency required	→	Do not select this filter	
No stepped products	→		
Portability	→		
Proof of income	→	<input checked="" type="checkbox"/> No bank statements required	
	→	<input checked="" type="checkbox"/> No payslips required	<input checked="" type="checkbox"/> No P60
Selected products to exclude	→		
Self employed	→	<input checked="" type="checkbox"/> 2 years accounts	<input checked="" type="checkbox"/> 3 years accounts
Special	→	<input checked="" type="checkbox"/> Fast track (subject to criteria)	
Valuation	→	<input checked="" type="checkbox"/> Selected products only. Select any option:	
	→	<input checked="" type="checkbox"/> Valuation fee incentive	<input checked="" type="checkbox"/> No valuation fee
Verified	→		

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