



# CONNECT

for Intermediaries

# NEW NETWORK

- ▶ Residential
- ▶ Buy to Let
- ▶ Commercial
- ▶ Second Charges
- ▶ Bridging
- ▶ Development
- ▶ Equity Release
- ▶ Protection
- ▶ Business loans
- ▶ **NEW! BROKER TRAINING ACADEMY**



## CONNECT

academy

# Our specialist Network is tailored to give you the platform to transact your own residential, buy to let and commercial mortgage business

As recognised specialists within the industry, our experienced team and unique mortgage tools mean our service is ideally placed to professionally support you with all your clients property finance needs, particularly those needing specialist finance.

SOURCED BY:

TWENTY  TEC



PROCESSED BY:





# Support

- Access to 120+ lenders providing BTL, residential, commercial, equity release & bridge loans
- Access to exclusive products and lenders not available to other advisers
- Research hotline to assist with case placement
- FREE! access to Knowledge Bank's criteria research system
- FREE! online case tracking and case submission via OMS
- FREE! access to Twenty7Tec's mortgage product sourcing software
- Discounted full version of OMS system with client portal
- Quote and transact life and general insurance
- Access to white label business templates (e.g Terms of Business template)
- Administration support which includes: Decision in principle and application submissions to the lender and application progressing/chasing
- Full compliance support and FCA permissions
- Full broker training and support
- FCA fees included and discounted PI cover

- ▶ YOUR OWN FCA NUMBER
- ▶ FULL CASE MANAGEMENT
- ▶ WHOLE MARKET LENDER PANEL
- ▶ TOP COMMISSION RATES
- ▶ LOW MONTHLY COST
- ▶ MORTGAGE PLACEMENT HOTLINE



## *New to the market?*

We are pleased to introduce you to our new Connect Academy to help you become a confident and competent adviser in the specialist mortgage market.

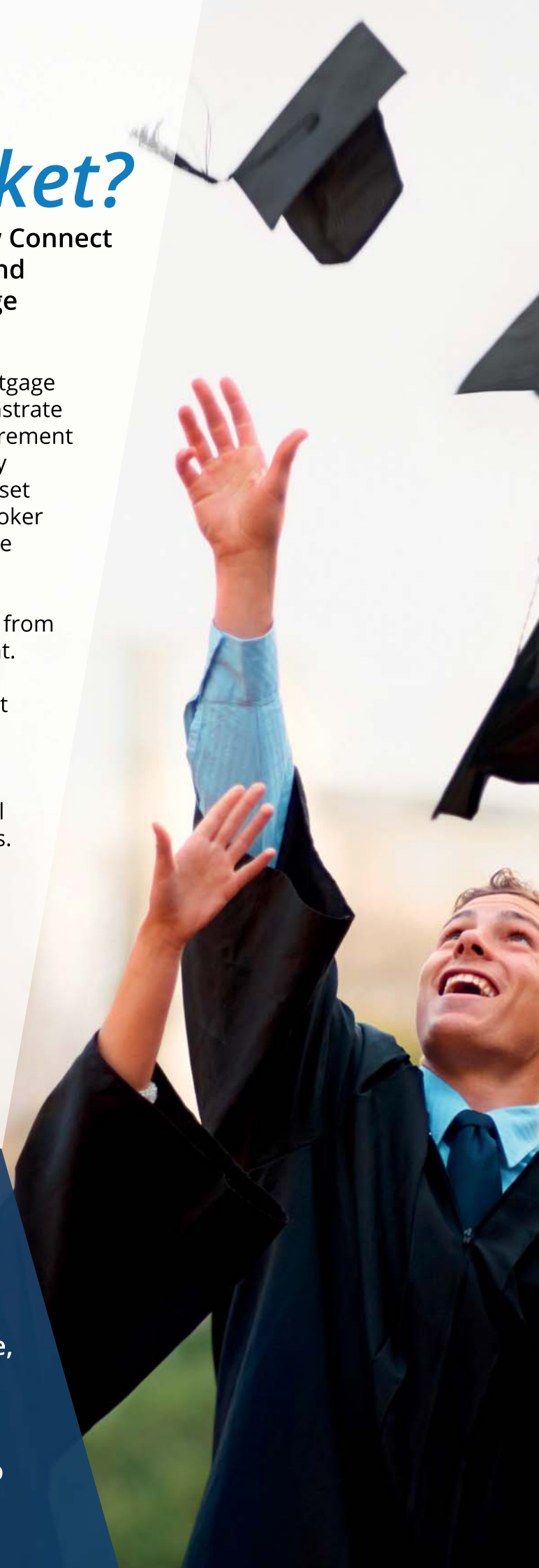
In the residential market an adviser must hold a mortgage qualification and be supervised until they can demonstrate they are a competent adviser. There is no such requirement in certain parts of the specialist market, so technically someone could be working as a builder one day and set themselves up as a Commercial, Bridging and BTL broker the next day without a qualification, or for most of the sales, without FCA regulation!

However, most lenders will not accept an application from an adviser who is not part of a regulated environment.

Connects Network also provides its service to support this type of adviser. In fact, the number of lenders accepting business from non-regulated brokers diminished even further in 2018, even where the lenders are offering non-regulated products, they still have a preference to deal only with regulated brokers. Our Network normally only accepts experienced brokers so the Academy is designed to enable those with less experience to enter the market.

Even for those with a qualification, there is an incredible amount a mortgage adviser needs to learn about actually researching the market and giving advice if they are new to the market. The Academy will help candidates develop their mortgage knowledge, with a focus on their understanding of the criteria and lender offerings in the specialist market.

The Academy will be offered to candidates who are deemed capable, such as brokers returning to the industry, accountants and property experienced individuals such as Estate or Letting Agents who wish to start a new business.



## **Specialist Knowledge**

- Calculating BTL rental affordability
- Commercial & business funding
- HMO and multi-unit property
- Lender criteria complexities
- Refurbishments other uses
- Bridge finance

## **Researching the market**

- Using tools like Knowledge Bank
- Creating Illustrations in Twenty7tec
- Understanding complex income
- Understanding a credit file
- Understanding accounts
- Presenting solutions & closing the sale
- Lender resources
- Case studies
- Fact finding

## **Submitting Business**

- Customer Service Standards
- Using OMS for submissions
- Documentation standards
- Undertaking risk checks
- Using OMS for tracking
- Application process

## **Generating leads**

- Advertising approvals
- Existing customers and personal recommendations
- Email marketing
- Social media
- Networking

## **Core Compliance**

- Treating customers fairly
- Money Laundering
- Mortgage basics
- Data Protection
- Complaints

## Requirements:

Qualification is not required (residential loans are not part of this course) Candidates however should have some knowledge of the property market, have the ability to learn and bring a laptop for hands-on learning during their training week.

## Content:

Candidates will have the opportunity to review pre-course material, to ensure they have a minimum level of knowledge to maximise their learning during the Academy week.

## Ongoing:

Learning will continue after the course and candidates will have access to the team to help them successfully find solutions for their cases. The team will also mentor the candidates growth and development in the months following the course to help them to achieve Competent Adviser Status in their chosen product areas.

# Earnings

As a member of the Network you will receive 75% of the gross lender commission as we have advertised on our website. Opportunity exists for volume business writers to receive up to 85% of the commission. We monitor these commissions regularly and work closely with lenders to ensure that these commissions are among the most competitive available. If you charge your client any fee directly, you keep 100% of this!

All commission details are available at:  
**[connectbrokers.co.uk](http://connectbrokers.co.uk)**

## Fees & Charges

Authorisation and training fee:	£150 Includes 1-day course	£499 Includes 1-week course
<b>Monthly fee:</b> £25 per month is payable for each one of the following products ranges: 1) Core BTL, Bridging and Commercial 2) Residential including Equity Release 3) Life and Ill-health protection plans	£25 - £75	£25 - £75
<b>Additional new trainee monthly support fee:</b> Payable for the first 6 months only to cover additional support to help the new adviser become competent	£0	£50
<b>Admin application fee:</b> Payable only on full application, includes DIP, application submissions and full case progressing by the Connect case management team	£99	£99







Simply more choice with...

 **CONNECT**  
for Intermediaries

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