



Stage Summary

Term	Description
Illustration	This data capture journey will enable you to obtain an Illustration. You can change and update the information to obtain more than one quote. The Illustration will save a record that you can pick up and continue. Only the latest Illustration is visible.
Illustration Issued	You have successfully obtained an Illustration. From here you can continue to the DIP flow which will then give you a credit backed decision in principle.
DIP	The data capture journey will enable you to obtain a credit back decision in principle.
Credit Search	A declaration will ask you to confirm the applicant is happy for us to undertake a credit search.
DIP Approved	Your DIP has been approved.
DIP Referred	Your DIP has been referred to one of our underwriters. Once they have reviewed you will receive an email to confirm it's been approved. If we need any further information, we will give you a call.
DIP Declined	Your DIP has been declined. The on-screen messages should indicate the reason.
FMA	You have a successful DIP decision and can proceed keying the rest of the application. This Full Mortgage Application journey will revisit the question sets asking for additional information.
Pre-Submission	You are pretty much ready to submit the application. You need to confirm the applicant is happy for you to submit and upload KYC documents.
Packaging	We have received your application and one of our Case Managers is reviewing it. They will review the documents you have sent in, run some additional checks and get the application ready for the Underwriter to review.
Underwriter Review	The Case Manager has passed the application for the Underwriter to review.
Valuation	This is when the valuation has come back, the Case Manager will key the valuation data, and the Underwriter will review it. <i>Where we offer subject to valuation this step will be completed after the offer has been issued.</i>
Valuation Review - Offer Conditions	The Underwriter adds the offer conditions.
Offer Approval	The Underwriter is reviewing the offer and completing their final checks and approving the loan. If a higher mandate approval is required, this will be obtained at this step.
Offer	The offer has been issued to the applicants via DocuSign and the Completions team instruct the solicitor acting for Castle Trust.
Pre-Completion Checks	The Completions team will work with the solicitor and broker to satisfy the offer conditions.
COT Received	The Completions team are happy the conditions have been satisfied and ask the solicitor to send in their Certificate of Title (COT).
Awaiting Funds Release	The Completions team have requested funds be released by our Finance team.
Completed	The loan completes and is passed to our Customer Service team.
Withdrawn	The applicant has been withdrawn.