# **Broker News**

19 November 2025





Change in proposals, new categorisation and validity of documents

## **Broker Change in Proposal - Process Update**

We're delighted to announce a new process when submitting change in proposals on ROME. This enhancement is as a result of your feedback over recent months. To streamline the process for submitting a Change in Proposal (CIP) for you and your customers, we have introduced three new categories within ROME (see screenshot below).

Each category has a dedicated template, the contents within each template should be used when submitting a CIP request via case message on ROME. All supporting documents must continue to be uploaded to the appropriate placeholders in ROME.

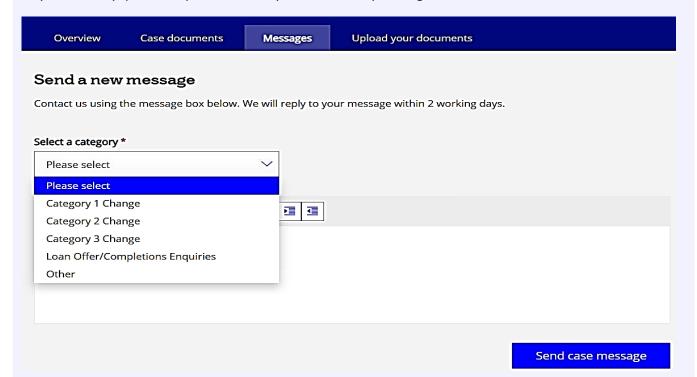
Please refer to;

Page 2 of this document for a breakdown of the three categories and their templates which are attached to this email. (Note category 3A/B/C should all be submitted as "Category 3 change").

**Pages 3 and 4** provides a reminder on document validity for each change type. This will help you quickly identify what is required at each stage of the journey.

All other pipeline case messages should be submitted under 'Loan Offer/Completions' or 'Other' category as required.

If you have any questions, please contact your Relationship Manager.











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Category	Change Required		
Category 1	<ul> <li>Minor correction to the security address, such as spelling etc.</li> <li>Minor corrections to correspondence address, such as spelling etc.</li> <li>Minor corrections to wording of conditions, such as spelling etc.</li> <li>Minor corrections to applicant names, such as spelling etc.</li> </ul>		
Category 2	<ul> <li>Change in Rate</li> <li>Change in Mortgage Term.</li> <li>Requests to Split rate.</li> <li>Add/Remove Flexible Features e.g. Deferred Start.</li> </ul>		
Category 3A Funding Only Template	<ul> <li>Material change in Funding requiring reassessment and reissue of the offer letter.         e.g. shortfall, self-build contingency no longer available, funding incorrect.</li> <li>Removal/addition/amendment of Gifts, Gov Schemes, Savings/Shares</li> </ul>		
Category 3B Full Template	<ul> <li>All Househunter to Property Specific Changes.</li> <li>Change in Property on an existing Property Specific Application</li> <li>Changes to Income/Employment</li> </ul>		
Category 3C Loan Offer Extensions	<ul> <li>8 week Letter of Offer Extension where LOF is due to expire.</li> <li>New Full Letter of Offer where LOF is due to expire.</li> </ul>		



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### Reminder of Validity of document requirements for Categories 1, 2, 3A and 3B

#### Credit Worthiness Document Validity (Simplified Approach)

Our simplified approach to validity of Credit Worthiness documents supporting mortgage applications:

<u>Scenario</u>	Refreshed Docs Required	
Category 1 & 2	<ul> <li>If initial documents &gt;6months we require;</li> <li>1 x Payslip (for self-employed – latest financial accounts)</li> <li>1 month Bank Statement for non-BOI</li> <li>NB: If initial docs are in date (less than 6months) we only require a Change Template</li> </ul>	
<u>Category 3A</u>	<ul> <li>If initial documents &gt;6months we require;</li> <li>1 x Payslip (for self-employed – latest financial accounts)</li> <li>1 month Bank Statement for non-BOI</li> <li>NB: If initial docs are in date (less than 6months) we only require a Change Template In addition, we also require any documents that relate to a funding change, e.g Savings/Shares Statements or Gift evidence/details etc</li> </ul>	
<u>Category 3B</u>	If initial documents >6months we require; • 2 x Payslip (for self-employed – latest financial accounts) • 6 month Bank Statement for non-BOI  In addition, we also require any documents that relate to the new proposal such as funding changes, Gov Schemes, updated DRA, BER Certs & Booking deposit receipts.	

#### **Key Points:**

• Please address any changes to income, lending, family circumstances (new dependent, parental leave etc) or marital position

#### **House Hunters**

Change in proposals received on house hunter cases beyond the validity period of documents (Over 6 months old), we require DRA to be fully evidenced over the most recent 6 months, up to date funding and all new credit worthiness documents to support the application assessment. (Please use the template provided on page 2)

Please note that DRA should be evidenced at the point of application for HH approval and is checked by our underwriters when a property has been identified ahead of issuing the Letter of Offer. It is important to ensure that DRA is covered in your Change in Proposal submission and is evident in the existing statements (if you are relying on the existing documentation when submitting a Change in Proposal) or in new statements submitted.

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### Reminder of Validity of document requirements for Category 3C

**Credit Worthiness Document Validity (Loan offer extension and re-approval)** 

The Mortgage store can grant extensions for up to 8 weeks. However please note, you must engage with your customer and confirm a closing date with them prior to submitting an extension request.

<u>Scenario</u>	Refreshed Docs Required
8 week extension Or Full new LOF where current LOF <u>has NOT</u> expired	<ul> <li>1 x Payslip (for self-employed – latest financial accounts)</li> <li>1 month most recent Bank Statement for salary mandated account(s)</li> </ul>
Full new Letter of Offer where current LOF <u>has expired</u>	<ul> <li>2 x Payslip (for self-employed – latest financial accounts)</li> <li>3 months most recent Bank Statements for all non-BOI accounts</li> </ul>

#### **Key Points: For All Scenarios above**

- Please address any changes to income, lending, family circumstances (new dependent, parental leave etc) or marital position
- New CCR is required if over 6months –Broker Specialist will request and review prior to Credit submission
- As part of your commentary on income, you need to review payslips to make sure income tallies with what was
  on the original application & the same employer any discrepancies must be explained in detail i.e. reduction
  in income due to parental leave etc

#### **Key Points: When current LOF has expired**

- Run a new PDH calculator with an updated NDI, DSR, LTI
- Up to date income docs required and most recent 3 months statements on non-BOI current & savings accounts
- DRA to be addressed