

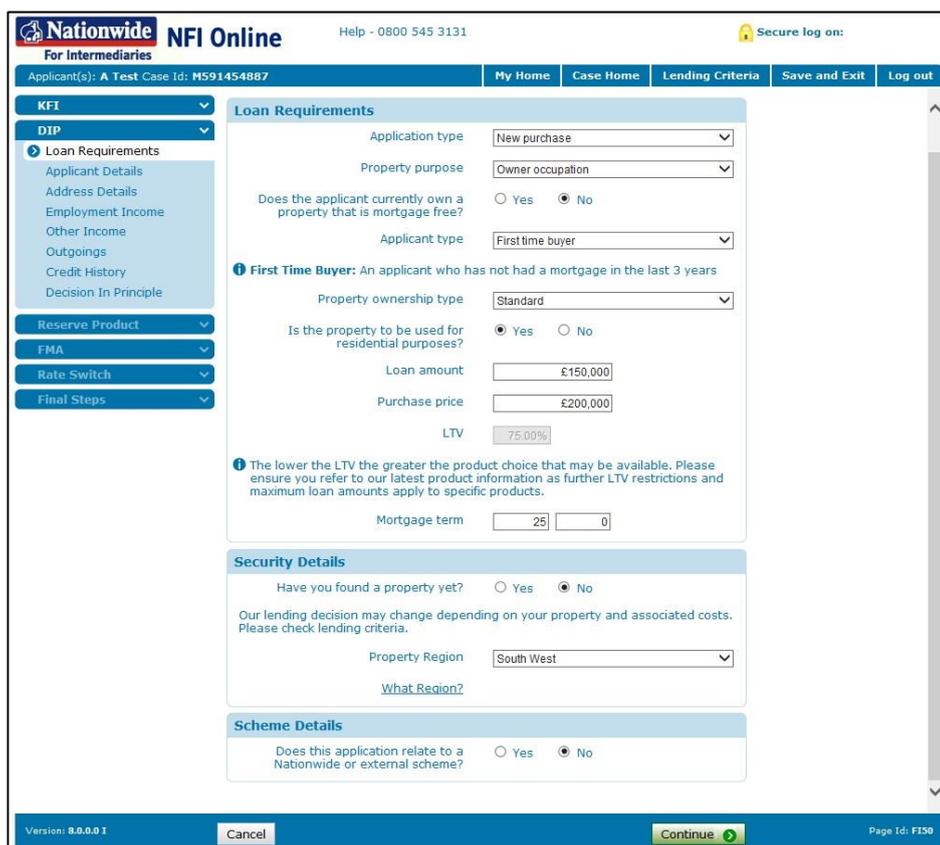
This guide aims to support you in processing an application where the client is benefitting from the FHTB scheme; it is not an exhaustive lending criteria guide. Clients, who have been approved for a FHTB loan, will have been issued with a Personal Information Note (PIN) that contains scheme information, including repayment figures. Please note that Forces Help to Buy is not a part of the Government's wider Help to Buy initiative.

Things to consider:

- FHTB cannot be used in conjunction with any equity share scheme, including Help to Buy.
- In addition, FHTB cannot be used in conjunction with Right to Buy, Shared Ownership.
- Please note that under MOD scheme rules, a maximum of two FHTB loans can be used per application.
- The entire FHTB loan does not have to be used as the deposit. It can be used to assist towards moving costs, however the monthly repayment captured must be taken from the PIN document and include the monthly repayment for the entire FHTB loan including the mandatory insurance cost.

How to complete a FHTB Purchase application for newly approved FHTB Loans

- Launch NFI Online to the 'Loan Requirement's' Section. Select 'Property Ownership Type' as 'Standard'.
- Enter the amount being borrowed from Nationwide, excluding the loan from FHTB in the 'How much do you want to borrow' box.
- Capture the 'Security Details' as normal.
- In 'Scheme Details', answer 'Does this application relate to a Nationwide or external Scheme?' as 'No'. However, if your client is applying under the Newbuy/MI New Home scheme, this scheme should be selected appropriately, but there is no scheme type required for FHTB.



The screenshot shows the Nationwide NFI Online interface for a loan application. The page title is "Nationwide NFI Online" with a help number "0800 545 3131" and a "Secure log on:" indicator. The breadcrumb trail includes "My Home", "Case Home", "Lending Criteria", "Save and Exit", and "Log out". The applicant is identified as "A Test Case Id: M591454887".

The left-hand navigation menu includes: KFI, DIP, Loan Requirements (selected), Applicant Details, Address Details, Employment Income, Other Income, Outgoings, Credit History, Decision In Principle, Reserve Product, FMA, Rate Switch, and Final Steps.

The main content area is titled "Loan Requirements" and contains the following fields and options:

- Application type: New purchase
- Property purpose: Owner occupation
- Does the applicant currently own a property that is mortgage free?: Yes No
- Applicant type: First time buyer
- First Time Buyer:** An applicant who has not had a mortgage in the last 3 years
- Property ownership type: Standard
- Is the property to be used for residential purposes?: Yes No
- Loan amount: £150,000
- Purchase price: £200,000
- LTV: 75.00%
- Information:** The lower the LTV the greater the product choice that may be available. Please ensure you refer to our latest product information as further LTV restrictions and maximum loan amounts apply to specific products.
- Mortgage term: 25 years

The "Security Details" section includes:

- Have you found a property yet?: Yes No
- Our lending decision may change depending on your property and associated costs. Please check lending criteria.
- Property Region: South West
- What Region? (link)

The "Scheme Details" section includes:

- Does this application relate to a Nationwide or external scheme?: Yes No

At the bottom of the page, there is a "Version: 3.0.0.0.1" label, a "Cancel" button, a "Continue" button, and a "Page Id: F150" label.

- Within the 'Deposit Details' screen, select 'LSAP' for 'What is the source of your deposit?'
- In 'How much of your deposit is from this source (£)', input the FHTB deposit amount.
- Enter the monthly repayment as shown on the PIN document in answer to the question 'What will your monthly repayment be?' This figure will need to include the monthly cost relating to the mandatory insurance. This is also detailed within the PIN document.
- Ensure any other additional deposit types are captured.

Nationwide NFI Online Help - 0800 545 3131 Secure log on:

For Intermediaries Applicant(s): A Test Case Id: M591454887 My Home Case Home Lending Criteria Save and Exit Log out

KFI **DIP** **Deposit Details**

You have indicated a deposit of £50,000.00
Total deposit amount still to be entered is **£25,000.00**

Source of deposit	Deposit amount
LSAP	£25,000.00

What is the source of your deposit?

How much is from this source?

What will be your monthly repayment?

[Add an entry](#)

Version: 8.0.0.0 I [Cancel](#) [Backward](#) [Continue](#) Page Id: F11708

- The monthly outgoing you entered earlier in the Deposit Details page for the FHTB loan will automatically show in the Outgoings page.

Nationwide NFI Online Help - 0800 545 3131 Secure log on:

For Intermediaries Applicant(s): Mr A Test Case Id: M591454887 My Home Case Home Lending Criteria Save and Exit Log out

KFI **DIP** **Outgoings**

Existing Monthly Loans

Personal loans/hire purchase with more than 6 months to run	<input type="text"/>
Deferred Purchase Agreements with more than 6 months to run	<input type="text"/>
Secured loans with more than 6 months to run	<input type="text"/>
Student loan payment	<input type="text"/>
Loan for deposit monies	£245.00

Monthly Outgoings

Child care	<input type="text"/>
School fees	<input type="text"/>
CSA/Maintenance	<input type="text"/>
Additional costs for financial dependants	<input type="text"/>
Regular Travel	<input type="text"/>

Version: 8.0.0.0 I [Cancel](#) [Backward](#) [Continue](#) Page Id: F1119

- Progress the application as normal.
- Ensure you upload the PIN document to the case using the 'Evidence of Deposit' proof requirement

Remortgage or Subsequent Home mover Applications where FHTB has previously been obtained

- Launch NFI Online and complete case stages as normal until the 'Outgoings' section.
- Ensure the Loan Repayment figure and the monthly repayment amount relating to the mandatory insurance is captured within the question 'Any other regular expenditure that you would like us to take into account when assessing affordability?'
This figure will be detailed on your clients' payslip.
- Continue to progress the case.

Remortgage Applications where new FHTB lending is being obtained as part of the application

- Launch NFI Online and complete case stages as normal until the 'Outgoings' section.
- Ensure the Loan Repayment figure and the monthly repayment amount relating to the mandatory insurance is captured within the question 'Any other regular expenditure that you would like us to take into account when assessing affordability?' This figure will be detailed within your clients PIN document.
- Continue to progress the case.

Nationwide NFI Online Help - 0800 545 3131 Secure log on:

For Intermediaries Applicant(s): Mr A Test Case Id: M591454887 [My Home](#) [Case Home](#) [Lending Criteria](#) [Save and Exit](#) [Log out](#)

KFI **DIP**

- Loan Requirements
- Deposit Details
- Applicant Details
- Address Details
- Employment Income
- Other Income
- Outgoings**
- Credit History
- Decision In Principle

Reserve Product **FMA** **Rate Switch** **Final Steps**

Outgoings

Outstanding Credit Card Balances

Total outstanding credit card balance

Other Outgoings

Do you have any other regular outgoings, other than basic living expenses, that you have not already provided and that you would not want to give up, in order to pay your mortgage payments?

Increase in Outgoings

Do you know of any increases to your outgoings during the term of the mortgage? Yes No

Version: 8.0.0.0.1 [Cancel](#) [Backward](#) [Continue](#) Page Id: F135064