

We've designed a mortgage pre-application journey that starts in-app and ends with a complete and verified data pack to be shared with brokers to secure the best mortgage terms.

Our synthetic customer is David Healy.

He has signed up to Noggin to understand his finances and put himself in the strongest position before applying for his first mortgage.

After creating an account, David is introduced to Noggin and its key features.

He's then asked a few simple questions about who he is, where he lives, his employment history, and his mortgage goals.

The final step is to securely connect his bank accounts, giving Noggin a complete and accurate view of his finances.

Following his personalised To-Do List, the app gives David the tools to save for his deposit, spot savings opportunities in his transaction data, verify his income and rent, monitor his credit score, and compare his likely mortgage approval to local averages.

When he's ready to make an application, David is prompted to review a simulated offer built around his profile, credit score, and preferences.

He can adjust the loan amount, mortgage term, and link the property he's interested in.

Noggin then estimates his monthly repayments, shows the impact on his affordability, and simulates how a lender is likely to assess his application.

With confidence he's now ready to submit his application to a mortgage broker.

David then sees top-rated mortgage brokers nearby, picks the one for him, and submits his application with total confidence, ready to secure the terms he wants.

Once submitted, David's application will arrive in his chosen mortgage broker's customer portal.

On the credit check page, the broker can review information about David's creditworthiness, including his default probability derived from transaction data alone.

They can also review useful insights such as his verified income and borrowing profile.

A mortgage broker is then able to use this information to find the right deal for David, knowing that what they're reviewing is fully up-to-date and verified.