



## **Loan/ Mortgage Process Map**

1. Contractors complete the loan referral online form.
2. Client receives PTB Credit Guide and Privacy Statement via email with one business day
3. Client receives “broker fact finds” online loan application login details from PTB via email
4. PTB Loan writer reviews the broker fact finds and relevant documents.
5. PTB Loan writer discusses loan options with the client via zoom/ phone/ email
6. PTB Loan writer sends the ‘Credit Proposal’ to client for signing and return
7. Loan application lodged by PTB with the Lender(bank) for approval
8. Loan approval details communicated client via email
9. PTB Contractor commission paid to PTB Contactor on loan settlement by Lender (bank)