

# Keying 100% LTV JBSP Applications

For Joint Borrower Sole Proprietor (JBSP) applications where the loan amount matches the property value or purchase price (resulting in an LTV 100%), a system workaround is required to progress through the application.

**This only applies to 100% LTV applications. Applications at 99.9% LTV and below will continue to be processed as usual.**

Please follow the steps below:

1. On the Loan Details page, when the loan amount and the estimated value or purchase price are the same, the Source of Deposit question will appear.
2. Select "Savings/Investments" from the dropdown menu and enter £0 to the amount field. This will allow you to proceed to the next page and continue keying the application.

Applicant: New Case#02 | Case Reference: MT00135054

**LOAN DETAILS**

Loan purpose \*  Purchase  Remortgage

Loan Type

First time buyers \*  Yes  No

Shared Ownership \*  Yes  No

Shared Equity \*  Yes  No

Estimated value / purchase price \*

Loan amount \*  LTV=  %

Term \*  Years  Months

Repayment type \*

**SOURCE OF DEPOSIT**

Source of deposit * <input type="text"/>	Amount *	Delete
Savings/Investments	£0	<input type="checkbox"/>

**OCCUPANCY DETAILS**

Will this be the applicants main residence? \*  Yes  No

\* Mandatory fields

## We're here to help

If you have any questions, please get in touch with your local Business Development Manager, or call our Broker Helpdesk on 0203 427 1019. Our opening hours are 9am to 5.30pm from Monday to Wednesday and on Friday, and 10am to 5.30pm on Thursday.

Metro Bank won't charge you for your calls, however you may be charged by your service provider.