

November 2007

# Gravity

## Down to Earth Packaging from TFC Homeloans

Experience TFC's new, easy to use, sourcing and processing tool, created to help brokers deliver the best possible service to their clients.

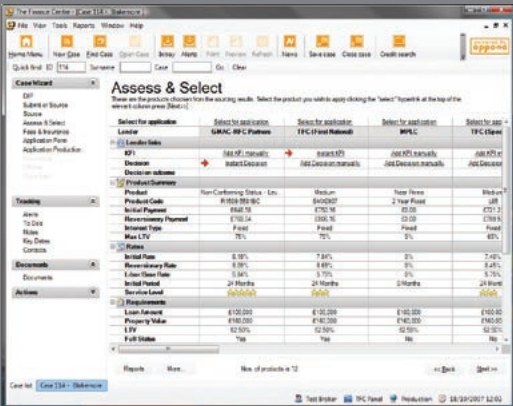
Find more out at [www.tfchomeloans.com/gravity](http://www.tfchomeloans.com/gravity)

TFC Homeloans is a trading name of The Finance Centre, whose principal office is at Bladen House, Haydock Street, Warrington, WA2 7UW. All information shown is summary information only. For use by intermediaries and professional financial advisors. The Finance Centre is regulated by the The Financial Services Authority, FSA No 313824.

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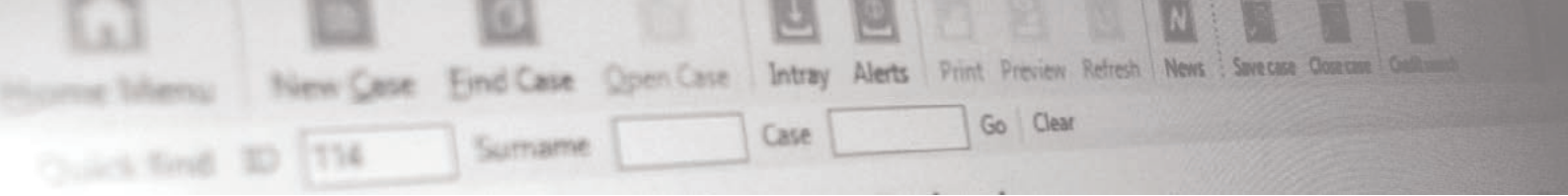
# Feel the pull of Gravity

- **Reduce the time it takes** to find the right product for your client.
- **Know instantly when** sourced products are available for selection.
- **Compare suitable products** side by side.
- **Quickly produce accurate KFI's** pulling the information directly from our lender's systems.
- **Receive accurate product information** verified by TFC's mortgage experts.
- **Send applications electronically to TFC** avoiding postal delays.
- **Quickly produce case documentation** for you and your client.
- **Maintain efficient working practices** with Gravity's diary and document management systems.
- **See why products aren't suitable** and view 'near miss' products.
- **Enter client details when away from the office** ready to send to us when you're next online.
- **Provide audit trails** using Gravity's integrated compliance tools.



From Gravity's 'Assess and Select' screen you can compare suitable products side by side, produce a lender approved KFI, obtain an instant decision and select which product you wish to continue with.\*

\* KFI production and instant decisions only available for selected lenders. For an up to date list of current lender availability please visit [www.tfchomeloans.com/gravity](http://www.tfchomeloans.com/gravity)



## The broker's choice for easy and accurate product sourcing

Gravity performs a multi lender cascade at the touch of a button providing you with a faster decision in principle than ever before.

Integrated affordability calculators and direct links to lenders systems mean you only have to key in your client's details once to obtain a decision in principle, generate a lender approved KFI\*, and create an application form containing all your clients details along with details of the chosen product.

You can send your application electronically to TFC and we will start processing your case straight away. We even split our application pack into sections so you only need to print out the parts you actually need.

Developed in partnership with expert software developers, Gravity has undergone significant testing, using broker feedback to refine the system into the most accurate sourcing and processing system currently available.

Unlike other sourcing systems all product information is checked by our mortgage experts enabling us to verify that the product information is correct for your client's circumstances.

Send us your **Gravity application** electronically then follow the progress of your case using our online case tracking system. Once you log into 'Track' you can follow the status of your case right through to completion as well as accessing a wealth of management information on your business to date. Access 'Track' at [www.tfchomeloans.com](http://www.tfchomeloans.com)

Select for application	Select for application	Select for application	Select for application	Select for application
Lender	GMAC-RFC Partners	TFC (First National)	MPLC	TFC (First National)
Leader links				
KFI	<a href="#">Add KFI manually</a>	<a href="#">Instant KFI</a>	<a href="#">Add KFI manually</a>	<a href="#">Add KFI manually</a>
Decision	<a href="#">Instant Decision</a>	<a href="#">Add Decision manually</a>	<a href="#">Add Decision manually</a>	<a href="#">Add Decision manually</a>
Decision outcome				
Product Summary				
Product	Non-Conforming Status - Lev.	Medium	Non Prime	
Product Code	R1509-55818C	SMX0907	2 Year Fixed	
Initial Payment	E648.58	E750.16	E9.00	
	E769.04	E806.16	E9.00	
		Fixed	Fixed	

## Getting started

For further information and to download Gravity please visit [www.tfchomeloans.com/gravity](http://www.tfchomeloans.com/gravity).

To start using **Gravity** you will need a user name and password which will be issued by our internal sales team.

To obtain a username and password please **call 08456 444 222** and **speak to our internal sales team**. If you are not already registered with TFC Homeloans we will also take you through the registration process.

## About TFC Homeloans

Establishing itself as a specialist non-conforming mortgage packager in 1999, TFC Homeloans has become one of the UK's leading distributors of specialist mortgage products. At the forefront of technology and product innovation, TFC offers a variety of benefits to mortgage broker including a friendly, efficient service and a wide range of products. The launch of Gravity sees TFC Homeloans embracing the need to continually expand its IT services.

Find more out at [www.tfchomeloans.com/gravity](http://www.tfchomeloans.com/gravity)

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