



## Secure Link Law Firm Guide



## 1 DOCUMENT CONTROL

### Amendment History

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1.1	10.06.21	Updated following release	Kate Fletcher
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1.4	07.09.22	Updated with new features	Kate Fletcher

### Information Security Management System Classification (only select the relevant classification)

Classification	Examples	Reason for Classification
Private	Any documents shared with all staff or sent to lenders, i.e. compliance policies	Law Firm Guide in Conveyancer Zone

### Distribution

Name
LMS Management Team
LMS Senior Management Team
LMS Intranet
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### Approver(s)

Name	Position	Date Approved
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### 3 SECURE LINK

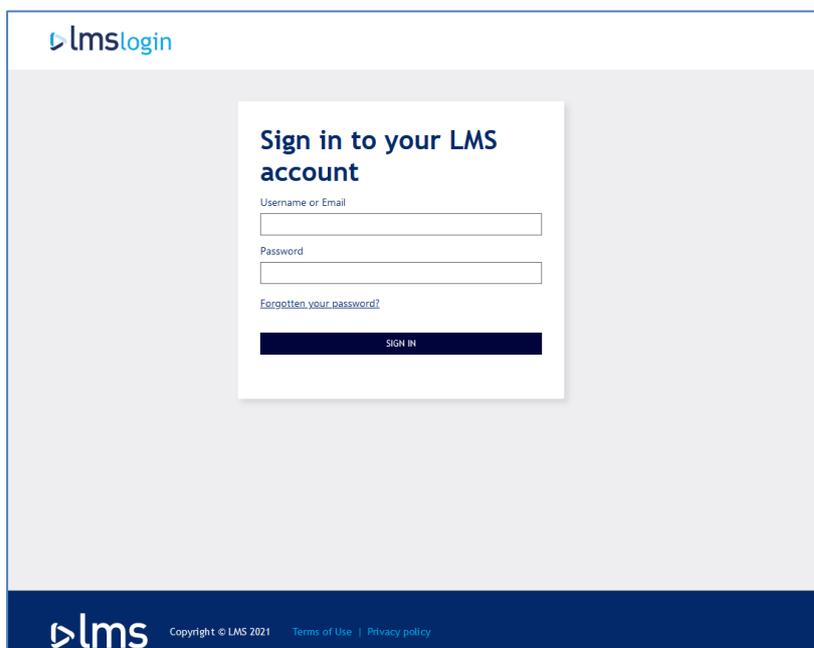
#### 3.1 What is Secure Link?

Secure Link is a messaging facility provided by LMS via a website and API for law firms to communicate securely with lenders and LMS.

Lenders currently deal with lots of queries from law firms that can be answered by the UK Finance Mortgage Lenders Handbook. Secure Link holds answers to frequently asked questions (FAQs), provided by the lender. These will be shown to the law firm and only complex scenarios not covered by the FAQ will need to be looked at by the lender. This makes for a faster query turnaround time and ensures all shared customer data remains secure. Law firms can keep a copy of both FAQs and escalated queries for their case file.

#### 3.2 Signing in as a law firm

Secure Link uses the same Single Sign On as other LMS applications. You can use the same account you may already have for STARS, Conveyancer Zone, Lender Zone and other apps.



The screenshot shows the LMS login interface. At the top left, there is a logo for 'lmslogin'. The main content area features a white box with the heading 'Sign in to your LMS account'. Below the heading are two input fields: 'Username or Email' and 'Password'. A link for 'Forgotten your password?' is located below the password field. A dark blue 'SIGN IN' button is positioned at the bottom of the white box. The footer of the page contains the 'lms' logo, the text 'Copyright © LMS 2021', and links for 'Terms of Use' and 'Privacy policy'.

You can access Secure Link at <https://cloud.lms.com/secure-link/>. You can also access it from the Conveyancer Zone dashboard:

You are in Panel membership

Welcome Mr Ernest Saquilayan

Please [click here](#) for additional lender requirements.

Active cases assigned to you	1	<a href="#">View</a>
Assign case handler to cases	27	<a href="#">View</a>
Documents available to download	0	<a href="#">View</a>
Priority notice (OS1/OS2/K17) to upload	0	<a href="#">View</a>
Application to Register to upload	0	<a href="#">View</a>
Registration documents to upload	0	<a href="#">View</a>
Charge registration delay reasons required	0	<a href="#">View</a>

Panel membership expiry date: 08/06/23

Indemnity Insurance Certificate

Current Practising Certificate

Active Expiring soon Expired Pending Review

Please alert a [Panel Link Membership Manager](#) if action is required. Your panel memberships are at risk if we do not hold current information for your firm.

Do you need to ask one of our lenders a question? You can do so now through our secure messaging service, Secure Link. [Access Secure Link >](#)

If you are already signed in to one of our other applications - such as STARS - and you go to Secure Link, you won't be prompted to sign in again. Logging out will log you out of all our apps.

### 3.3 Navigation

You can always get back to the home page of Secure Link using the breadcrumb trail (a menu with clickable links) which appears on each page:

[HOME](#) > [HISTORY](#) > CONVERSATION

### 3.4 Starting a new query for a lender

Choose the 'Start new query' option from the homepage:

You are in Secure Link

Log Out

HOME

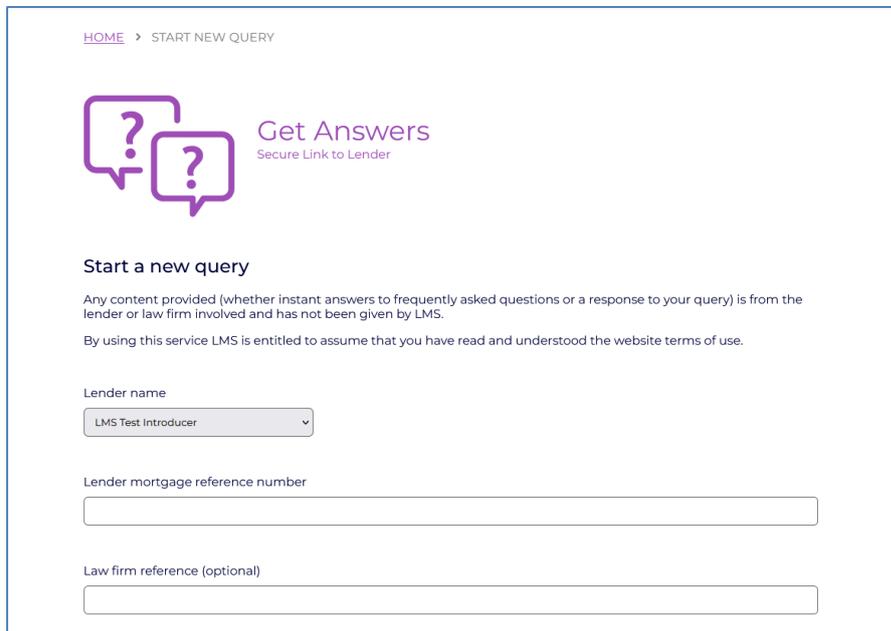
Welcome to Secure Link

You can get instant answers provided by our lenders for the most frequently asked questions. Please submit questions for other lenders following your current process. By using this service LMS is entitled to assume that you have read and understood the website terms of use.

What would you like to do today?

[START A NEW QUERY](#)
[VIEW QUERY INBOX](#)
[VIEW QUERY HISTORY](#)

You'll be shown a list of lenders who use Secure Link. We are onboarding our lenders one by one – if you have queries for lenders who do not yet use Secure Link please contact them via your usual method.



The screenshot shows a web interface for 'Get Answers' under the heading 'Secure Link to Lender'. At the top left, there is a breadcrumb trail: 'HOME > START NEW QUERY'. Below this is a purple icon of two speech bubbles with question marks. The main heading is 'Get Answers' with the subtitle 'Secure Link to Lender'. Underneath, there is a section titled 'Start a new query' followed by a disclaimer: 'Any content provided (whether instant answers to frequently asked questions or a response to your query) is from the lender or law firm involved and has not been given by LMS. By using this service LMS is entitled to assume that you have read and understood the website terms of use.' The form contains three input fields: a dropdown menu for 'Lender name' with 'LMS Test Introducer' selected, a text input for 'Lender mortgage reference number', and a text input for 'Law firm reference (optional)'.

Select the lender to whom your query should be sent. The lender's mortgage account reference is validated according to the lender's rules – for example 8 numerical characters, starting with a 2. You can add your own reference if you wish.

### 3.4.1 **FAQ answers**

Select the category that your query relates to. The lender has provided standard answers to common queries, and we will show their 'Frequently Asked Question' (FAQ) answer to you when you choose that category. All answers have been provided by the lender and not by LMS.

Lender name

Lender mortgage reference number (can be found in the mortgage offer).

Select a category

**Gifted Deposit - Parents**

RBS/NatWest confirm they do not need to be informed about deposits (and gifts) from parents unless repayments are due.

Deposits from parents and guardians are acceptable even where the money is advanced against a formal loan agreement or a second charge is put in place to secure the parents' rights.

RBS/NatWest are happy to accept second charges to protect the giftors interest provided they have a fully enforceable first legal charge (with a deed of postponement in place if applicable) and there are no repayments relating to the second charge.

You do not need to let RBS/NatWest know about each family gifted deposit. If you need any more information about RBS/NatWest's position on gifted deposits, please refer to the UK Financial Mortgage Lenders Handbook.

Did this answer your question?

You may need to choose more than one category to answer the query in full. Where you need to ask more than one category, you can 'ask a new question for that case'. This pre-fills the form so that you can quickly check more answers.

### 3.4.2 Escalating your query to the lender

If the FAQ doesn't answer your query, you can escalate it to your chosen lender. You can add text to your query and the lender will receive it.

Select a category

**Gifted Deposit - Parents**

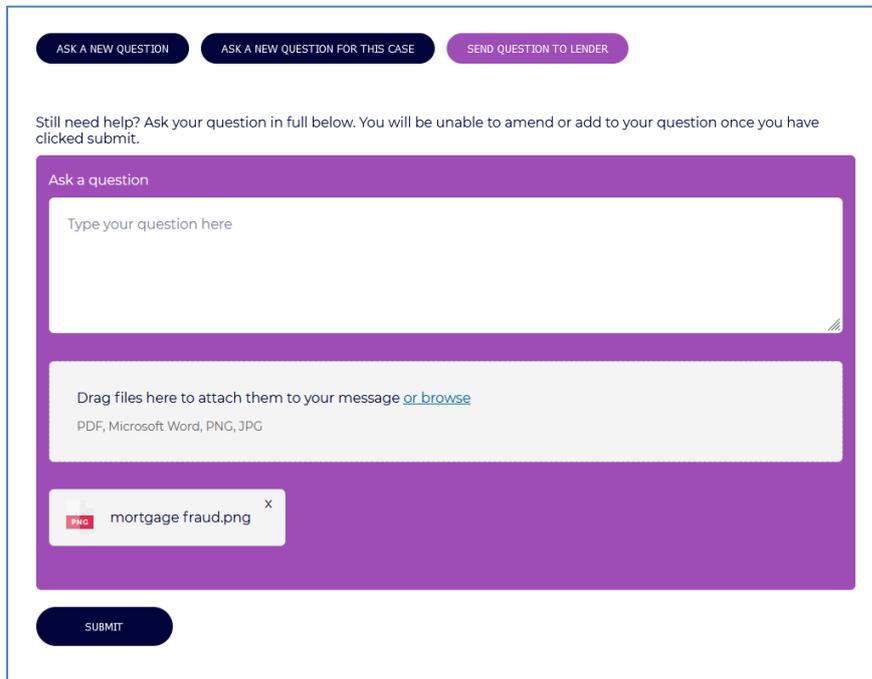
Still need help? Ask your question in full below. You will be unable to amend or add to your question once you have clicked submit.

Ask a question

Drag files here to attach them to your message [or browse](#)  
 PDF, Microsoft Word, PNG, JPG

### 3.4.3 Adding attachments

You may also upload one or more files (such as a document or image) with your query. This is saved with your query and the lender can view the file you upload. The lender may also respond to you with a file which you can view and download.

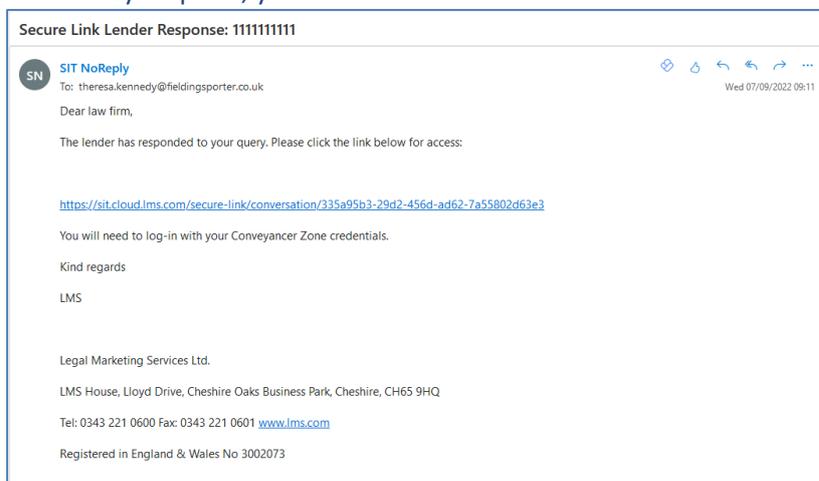


Attachments must not be more than 10Mb in size and should be one of the following formats: PDF, Excel spreadsheet, Word document, image file e.g. PNG. If your file(s) does not meet these criteria you will not be able to upload it.

### 3.4.4 What happens next?

If you escalated your query to the lender, a notification will be sent to them. A member of their team will view your query and respond to it.

When they respond, you will be sent an email notification:



You may either follow the link in the email or go directly to the Secure Link website and view it there.

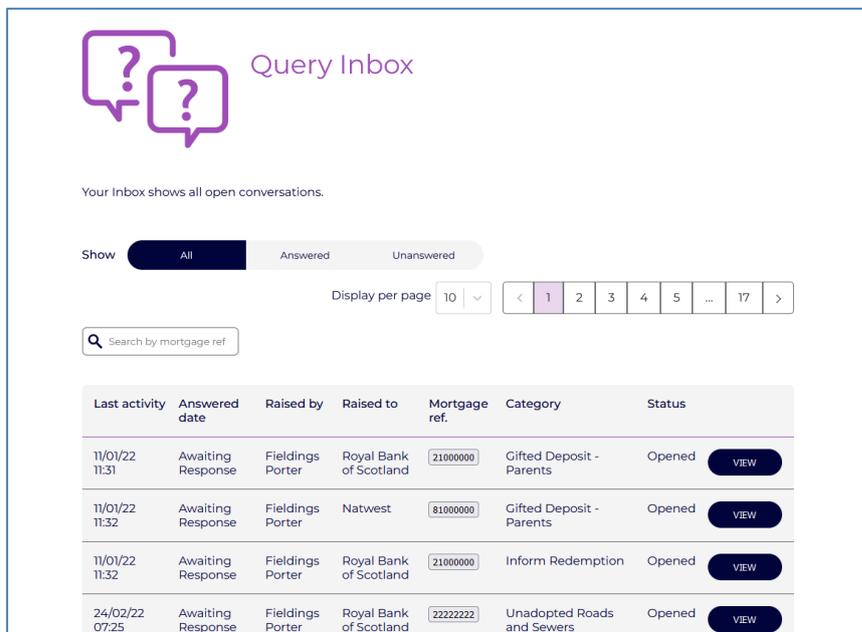
Where the lender requires more information, or you would like to respond to the lender's answer, you can add another response to the query which will be sent to the lender. This should only be used to relate to the original question – if you have a different question on another topic, you should raise another query as it may be sent to a different team.

### 3.5 Your Query Inbox

#### 3.5.1 When will a query appear in my Inbox?

A query will be shown in your inbox when:

- You have raised a new query
- A lender has sent you a query
- A lender has responded to your query



Last activity	Answered date	Raised by	Raised to	Mortgage ref.	Category	Status
11/01/22 11:31	Awaiting Response	Fieldings Porter	Royal Bank of Scotland	21000000	Gifted Deposit - Parents	Opened <a href="#">VIEW</a>
11/01/22 11:32	Awaiting Response	Fieldings Porter	Natwest	81000000	Gifted Deposit - Parents	Opened <a href="#">VIEW</a>
11/01/22 11:32	Awaiting Response	Fieldings Porter	Royal Bank of Scotland	21000000	Inform Redemption	Opened <a href="#">VIEW</a>
24/02/22 07:25	Awaiting Response	Fieldings Porter	Royal Bank of Scotland	22222222	Unadopted Roads and Sewers	Opened <a href="#">VIEW</a>

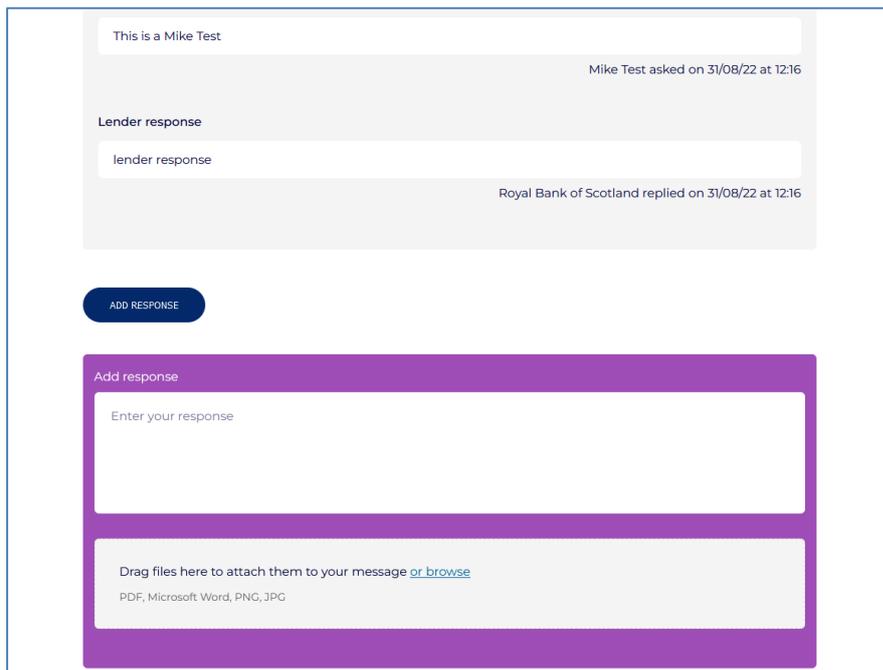
Your inbox is arranged with the oldest query first to help you focus on the queries which have been waiting the longest. You can search by the mortgage account number to find a specific query.

You can filter the Inbox to show:

- Answered queries (where you were the last to respond)
- Unanswered queries (where someone else was the last to add to the conversation, e.g. where the lender has replied to your query)

#### 3.5.1 Adding a response

If there is extra information you wish to add after sending a query to a lender (or you have forgotten to add an attachment!) you can use the Add Response option:



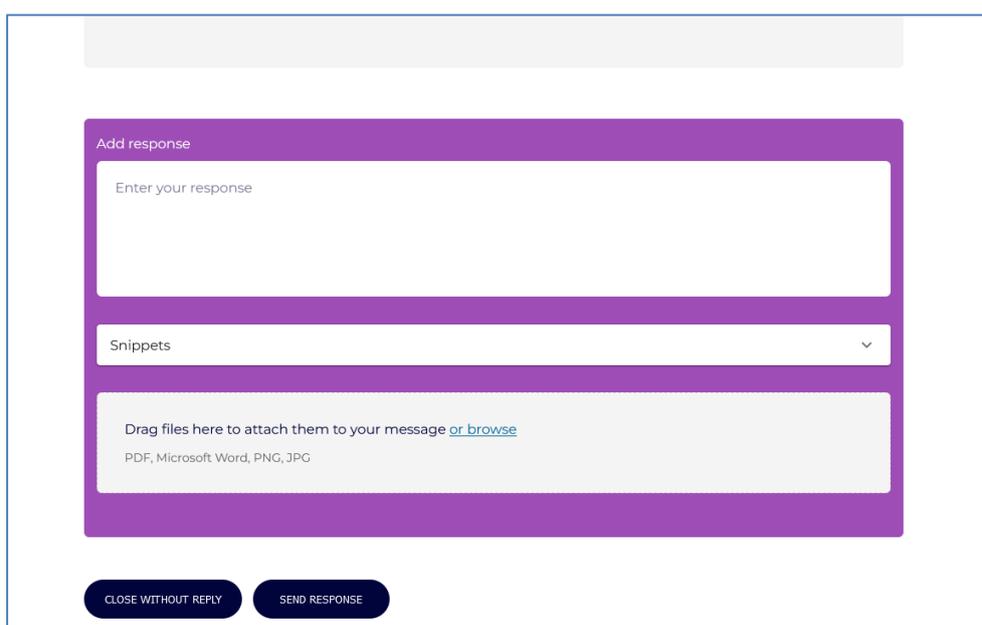
### 3.5.2 Closing a query

Queries will stay in your inbox until they are closed, when they move to your History. A query may be closed by:

- A law firm, when you are happy with the response to your query
- A lender, when they have viewed your response and closed the query

When viewing a query you will see two options:

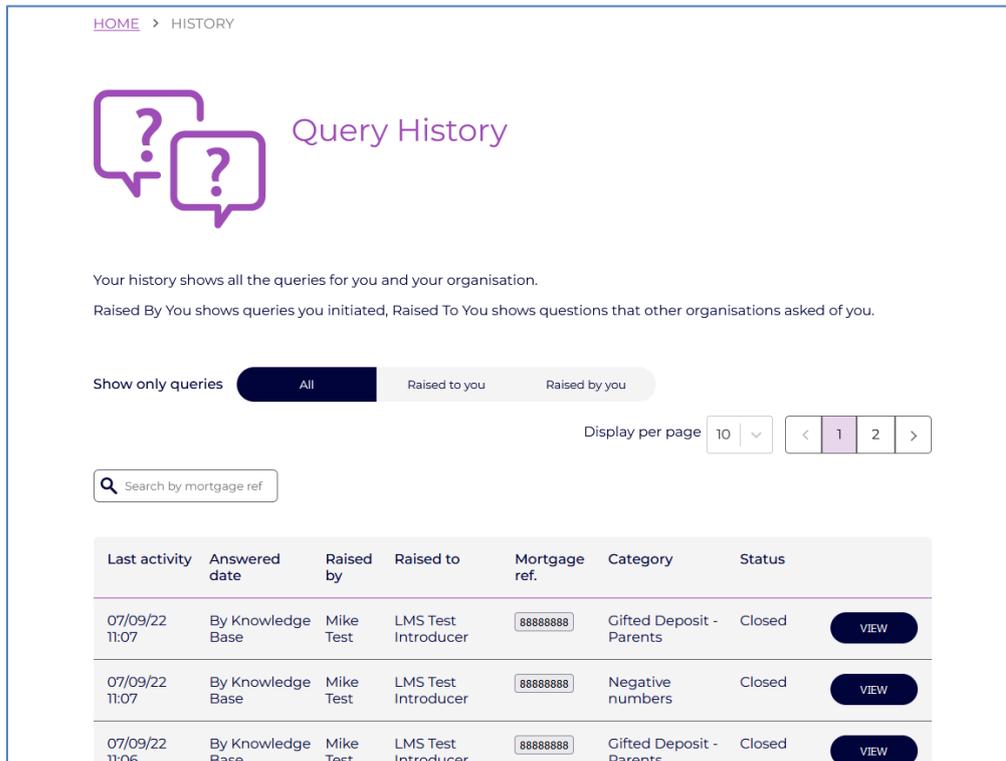
- Close without reply – this is a quick-close option which concludes the query without needing to add a message
- Send response – this adds to the conversation and keeps the query open



### 3.6 Your Query History

#### 3.6.1 When will a query appear in my History?

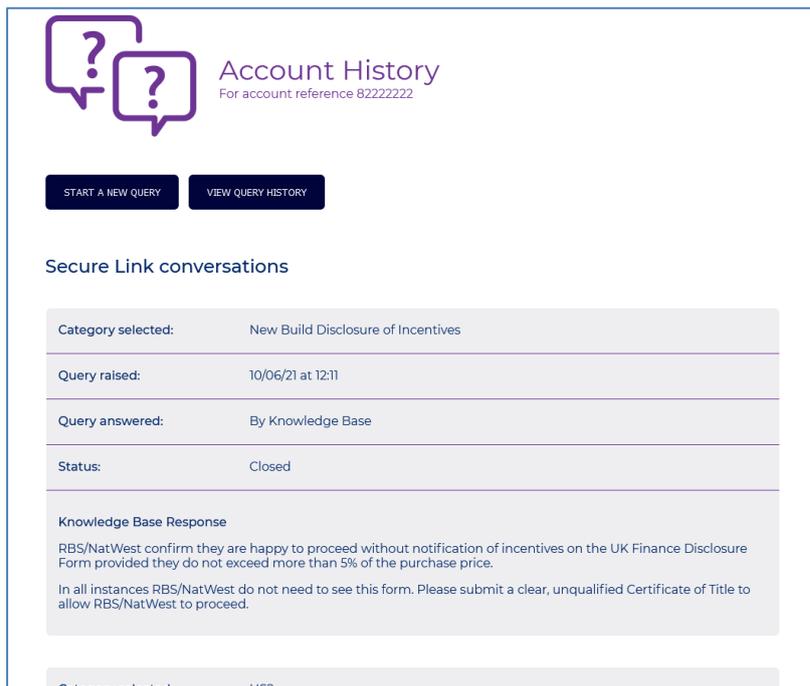
This page has a full history of any queries, solved either by the on-screen answers or by a response from the lender. The most recent appear at the top of the page, so you can easily find recent questions.



The screenshot shows the 'Query History' page. At the top, there is a breadcrumb 'HOME > HISTORY' and a purple icon of two speech bubbles with question marks. Below the icon is the title 'Query History'. A brief explanation states: 'Your history shows all the queries for you and your organisation. Raised By You shows queries you initiated, Raised To You shows questions that other organisations asked of you.' There are three filter buttons: 'All' (selected), 'Raised to you', and 'Raised by you'. A 'Display per page' dropdown is set to '10', with page numbers '1' and '2' visible. A search box is labeled 'Search by mortgage ref'. Below is a table with the following data:

Last activity	Answered date	Raised by	Raised to	Mortgage ref.	Category	Status	
07/09/22 11:07	By Knowledge Base	Mike Test	LMS Test Introducer	88888888	Gifted Deposit - Parents	Closed	<a href="#">VIEW</a>
07/09/22 11:07	By Knowledge Base	Mike Test	LMS Test Introducer	88888888	Negative numbers	Closed	<a href="#">VIEW</a>
07/09/22 11:06	By Knowledge Base	Mike Test	LMS Test Introducer	88888888	Gifted Deposit - Parents	Closed	<a href="#">VIEW</a>

From this screen you can also click on the Mortgage Reference to see a full list of all the queries raised for that reference, in an easy-to-view and printable format. This includes the text of the on-screen knowledge base answer as well as the content of any lender responses.



**Account History**  
For account reference 82222222

START A NEW QUERY VIEW QUERY HISTORY

**Secure Link conversations**

Category selected:	New Build Disclosure of Incentives
Query raised:	10/06/21 at 12:11
Query answered:	By Knowledge Base
Status:	Closed

**Knowledge Base Response**

RBS/NatWest confirm they are happy to proceed without notification of incentives on the UK Finance Disclosure Form provided they do not exceed more than 5% of the purchase price.

In all instances RBS/NatWest do not need to see this form. Please submit a clear, unqualified Certificate of Title to allow RBS/NatWest to proceed.

Any logged-in user at your firm can see the same query history, so you don't need to worry about forwarding messages on or about access when you're on holiday.

LMS will store your queries as per contractual data retention requirements, so you can refer to them whenever required.

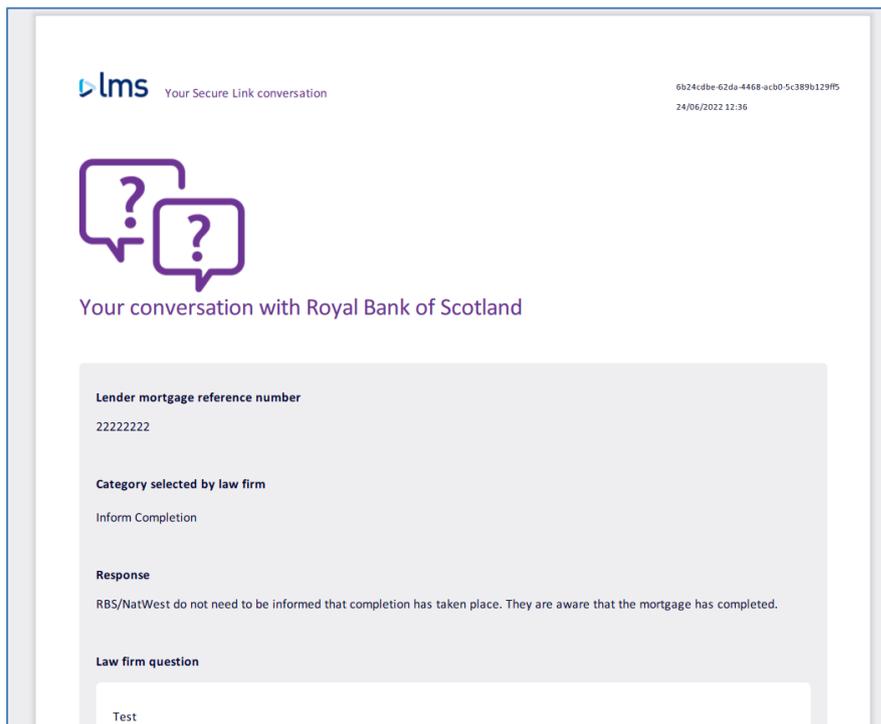
### **3.6.2 What are the different statuses?**

A query can be in the following states:

- Opened – not yet answered
- Closed – answered by the FAQs
- Concluded – answered by the recipient

### **3.6.3 Can I download a copy?**

Each query and its response(s) can be downloaded as a PDF document which can be saved or printed.



### 3.7 Your Inbox

#### 3.7.1 *When will a query appear in my Inbox?*

A query will be shown in your inbox when:

- A lender has responded to your query
- A lender has raised a new query for your firm

#### 3.7.2 *What are queries from lenders?*

Lenders can also raise a query to your law firm via Secure Link. One of the main reasons for doing so is to respond to letters or emails quickly and securely.

When a lender raises a query it will appear in your Inbox for you to add a response:

HOME > INBOX

## Query Inbox

Your inbox shows queries raised to you and your organisation that need to be actioned.

Display per page 10 < 1 2 3 4 5 ... 88 >

Search by mortgage ref

Last activity	Answered date	Raised by	Raised to	Mortgage ref.	Category	Status
28/06/22 12:37	Awaiting Response	Andy Test Law Firm	Royal Bank of Scotland	21000032	Gifted Deposit - Parents	Opened <a href="#">VIEW</a>
28/06/22 12:47	Awaiting Response	Andy Test Law Firm	Royal Bank of Scotland	21000032	Gifted Deposit - Parents	Opened <a href="#">VIEW</a>
28/06/22 12:47	Awaiting Response	Andy Test Law Firm	Royal Bank of Scotland	21000032	Gifted Deposit - Parents	Opened <a href="#">VIEW</a>
28/06/22 13:00	Awaiting Response	Andy Test Law Firm	Royal Bank of Scotland	21000032	Gifted Deposit - Parents	Opened <a href="#">VIEW</a>

If the lender is just sending you information you don't need to respond.

### 3.7.3 Allocating queries to team members

When you are viewing your inbox, you can see if another member of your team is already in the process of answering a query, so you don't waste time duplicating effort.

If that person then moves to a different query without closing it, their name will be removed ready for another team-mate to pick it up.

You will see the following when a team-mate is viewing a query:

Last activity	Answered date	Raised by	Raised to	Mortgage ref.	Category	Status
28/06/22 12:37	Awaiting Response	Andy Test Law Firm	Royal Bank of Scotland	21000032	Gifted Deposit - Parents	Opened <small>In progress - Sam Clark</small> <a href="#">VIEW</a>

## 3.8 Notifications

We will send you an email notification whenever a lender responds to your query. This will be sent to the email associated with your user account at LMS.

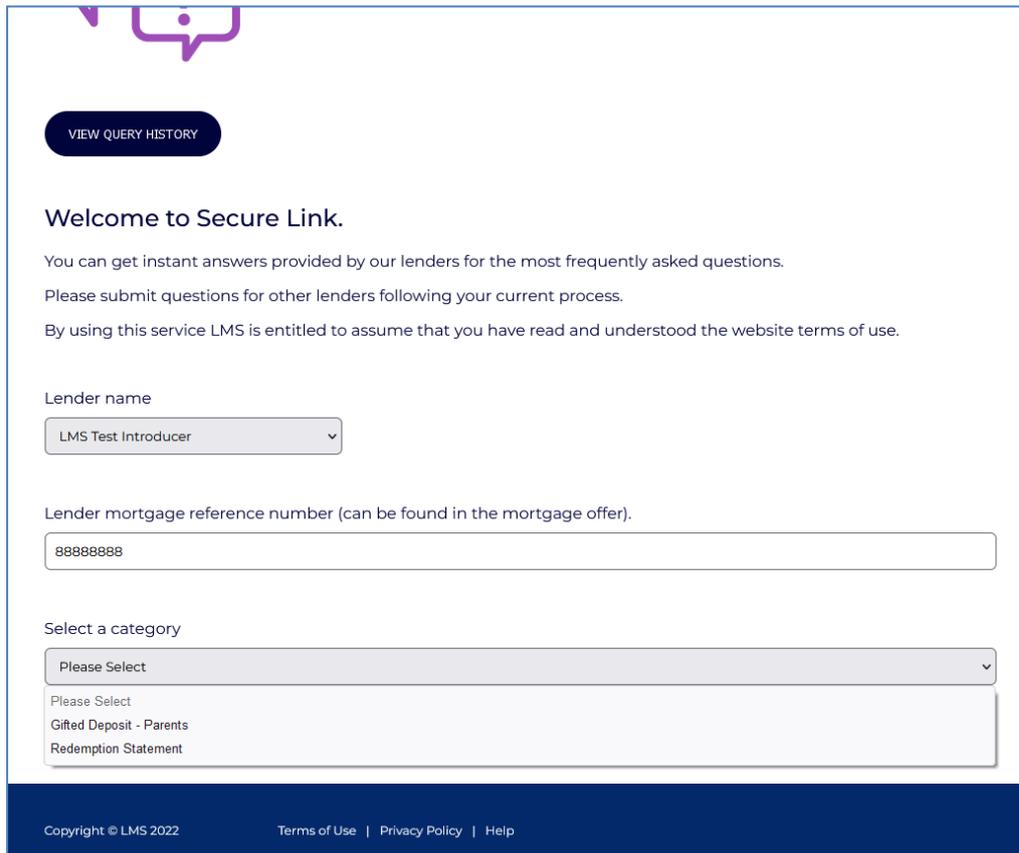
Notifications of new queries from the lender to your firm will be sent to the Branch email address.

If you are concerned about phishing emails and do not want to click on the links in the emails we send, you can go directly to the Secure Link website (or via the link in Conveyancer Zone) and view the new query there – you do not need to click the link in the email.

## 4 REDEMPTION STATEMENTS

### 4.1 Requesting a redemption statement

If your chosen lender has the facility to get a statement via Secure Link, you will see the option in the query category dropdown.



The screenshot shows a web interface for requesting a redemption statement. At the top left, there is a purple speech bubble icon and a dark blue button labeled "VIEW QUERY HISTORY". Below this is the heading "Welcome to Secure Link." followed by three lines of introductory text: "You can get instant answers provided by our lenders for the most frequently asked questions.", "Please submit questions for other lenders following your current process.", and "By using this service LMS is entitled to assume that you have read and understood the website terms of use." The form contains three main sections: 1. "Lender name" with a dropdown menu currently showing "LMS Test Introducer". 2. "Lender mortgage reference number (can be found in the mortgage offer)." with a text input field containing "88888888". 3. "Select a category" with a dropdown menu currently showing "Please Select". The dropdown menu is open, showing three options: "Please Select", "Gifted Deposit - Parents", and "Redemption Statement". At the bottom of the page, there is a dark blue footer containing the text "Copyright © LMS 2022" on the left and "Terms of Use | Privacy Policy | Help" on the right.

### Redemption Statement

ASK A NEW QUESTION
ASK A NEW QUESTION FOR THIS CASE
SEND QUESTION TO LENDER

Still need help? Ask your question in full below. You will be unable to amend or add to your question once you have clicked submit.

Redemption Date

Mortgage Address

Postcode

Client Surname

Reason for Redemption

By ticking this box, I confirm the law firm I work for is instructed by the above named customer and has authority to request this redemption statement on their behalf

SUBMIT

You will be prompted for some basic information about the account and the borrower.

#### 4.2 Sending to the lender

Once you submit the redemption request it will be sent to the lender via their preferred Secure Link transmission method. LMS will supplement the request with the following information based upon your login details:

- Law firm name
- Law firm contact name
- Law firm email address (if required by lender)

The lender will create the redemption statement and you will receive a Secure Link notification when it is uploaded.

#### 4.3 Viewing the response

When you receive your notification, sign in to Secure Link and you will be able to view and download the redemption statement in the same way as any other uploaded document.

#### 4.4 Differences between lenders

Requesting a redemption statement from any lender is always done in the same way, so you don't need to change your process. Some of our lenders however may respond differently when generating your redemption statement:

- Natwest & RBS: where possible, the redemption statement will be generated instantly. You will be able to see the statement as soon as you submit your request.

- Leeds Building Society: Leeds will not return the redemption statement to you via Secure Link; they will email it to the email address associated with your LMS account. We will let you know that this is the process when you create the request in Secure Link.