



Web application guide for customers

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The purpose of this manual

This user guide is intended for potential mortgage borrowers to create their own user profile and authenticate themselves via Internet banking in order to receive automatic loan pre-approval (possibly inviting co-borrower(s) to qualify for a bigger loan or one with a shorter term).

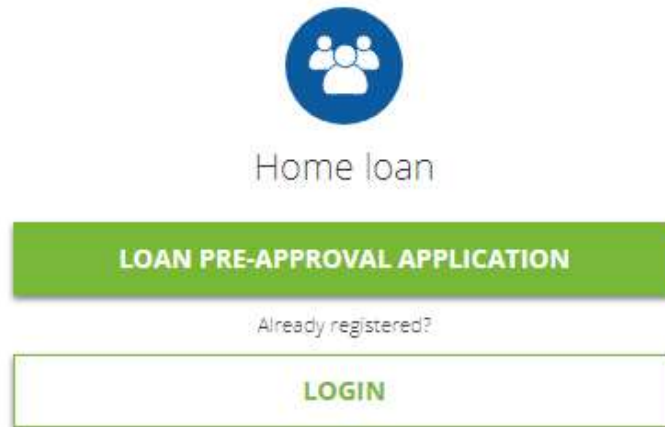
You can use the web-application in Latvian, English and Russian. Use this menu (on the right side of the application interface screen) to change the interface language to the one that suits you best.



The Web-Application has been tested with the latest versions of Google Chrome and Microsoft Edge Browsers. The Application is also compatible for use with Mobile devices.

Start screen

To start your application, input the link <https://loans.dmc bonds.com> into your Internet Browser.
The system should load the start screen :



- If you are new customer, please proceed with creating your **Loan pre-approval application** and submit it (initialize pre-approval), using the step by step guide provided in this manual.
- Use **Login** option if you already have a user account with our portal.

Loan Pre-Approval Application

Step One (Loan and property details)

Enter the necessary information – indicate details regarding the loan and the property - such as:

- Loan purpose (Purchase, Purchase and Reconstruction or Affordability Check);
- Price of property, down payment and term (A “Term as high as possible” option is available as a checkbox)

Loan purpose

☒ Purchase
 ☐ Purchase and reconstruction
 ☐ I just want to check, what loan I can afford

Loan amount, downpayment and term

Price of property

Downpayment, EUR

Loan amount, EUR

Loan term

☐ Term as long as possible

The loan amount shown is calculated using the price of the property and size of the downpayment.

Note: When choosing the ‘Purchase and reconstruction’ option, you are required to fill in an additional field (amount for property reconstruction).

Loan amount, downpayment and term

Price of property

0	EUR
---	-----

Amount for property reconstruction

0	EUR
---	-----

Downpayment, EUR

0	EUR
---	-----

Loan amount, EUR

0.00	EUR
------	-----

Loan term

20	Years
----	-------

☐ Term as long as possible

The loan amount is calculated accordingly.

Property information,

- ✓ I have already found my desired property (if you tick this checkbox, an additional section will open up requiring you to enter the relevant property details)
- ✓ I plan to use a property as my primary residence (Ticking this checkbox could impact upon the size of your down payment).

Property information

☒ I already picked desired property

☒ I plan to use a property as my primary residence

Property Address

Address

Krūmu 45

Country

Latvia

City

Jelgava

ZIP code

LV-1239

Property type

Apartment

NEXT →

The property address details section includes relevant information concerning property that a user has already chosen for their loan.

After you have entered all the details, proceed further by clicking **Next**.

Step Two (Contact info and user account)

Enter your personal data, e-mail and phone number (ensure phone number is validated). Create your user account and select your preferred language for e-mails to be sent you from DMC.

- ✓ To validate your phone number, click on the **Validate phone number** button and wait for an SMS with a verification code to be sent to you from DMC.
- ✓ Enter the code received in the text field under your phone number and submit it, clicking the **Confirm** button.

Your Personal Information

First name

Last name

Personal ID

Marital status

Residence

Phone

Email

e-mail will be used as username

After validating your phone number, the message box **Your mobile phone is confirmed** will appear.

Now enter and re-enter your desired password (password creation hint can be viewed by clicking the appropriate text link). Choose a language preference for e-mail messages from DMC and submit information by clicking **Apply and continue**.

Your Registration information

☐ I don't want to register, but contact me about the loan affordability.

Password

.....

Show

Password rules

Retype password

.....

Show

What is this?

Language

English

** With the entry of data and provision of contact information, I grant JSC "Mortgage Direct Capital" the right to communicate with me*

APPLY AND CONTINUE →

You will be asked to accept an agreement on data processing rights:

PRINT
 CLOSE

AGREEMENT ON DATA PROCESSING RIGHTS.

Data subject:
 Name, last name:
 Personal identity code: 000001-00001
 Phone:
 Email:

and

The Information User:
 Title: AS "Direct Mortgage Capital"
 Registration number: 40103968207
 Address: Ganību dambis 3 K-1 8A, Rīga, LV-1045
 Phone: +371 67869512
 Email: info@dmc bonds.com

CONSIDERING THAT:

- Data subject considering the possibility to obtain a loan from the Information User;
- The Information User will be the manager if the personal data;
- The Information user shall process the data with the aim: to evaluate creditworthiness of the Data subject and the Information User's credit risk management, as well as the additional aims: to appraise for the Data subject appropriate real estate offer,

Parties freely and conscientiously expressing their will, concludes the Agreement for data processing rights, further in the text – "Agreement", and Data subject agree with the Information User, that the Information

ACCEPT

Please read the whole agreement using the scrollbar for navigation, and accept it by clicking the **Accept** button at the bottom of the page:

14. Agreement is binding on the contracting parties and their legal successors.

ACCEPT

A confirmation link will be sent to your e-mail address. Before initializing pre-approval (the final step), you will need to confirm your e-mail. The link will redirect you to your application.

Step Three (Authentication)










This will give us the opportunity to receive your verified income data and prepare your loan pre-approval immediately. You will be required to authenticate yourself using credentials for any bank included in our list of banks. Different banks might have different options to authenticate you. Options for some banks might be upgraded in the near future.

Your Banks

Getting pre-approved is easy!

Register with your bank account and we will gather your personal and income data automatically. No paperwork, no submitting data manually.

Select your bank

or

NEXT →

Direct Mortgage Capital uses the same 256-bit encryption and physical security policies as banks. We employ multiple methods of keeping your data secure both in transit and at rest. Using SSL, every communication is sent over a secure, encrypted connection. Additionally, data is always stored encrypted when at rest. Our service is monitored 24/7, and our practices are verified.


Select a bank by clicking on its icon, then bank identification screen will appear:

Your Banks

✓ Ludzu turpiniet
×

LV

RU



Smart-ID
Kodu karte
Kodu kalkulators

Lietotāja numurs:

Pastāvīgā parole:


Pievienoties

Izvēlieties citu banku

Šo pakalpojumu sniedz Instantor AB, nevis Jūsu banka. Turpinot, Jūs piekrītat mūsu [Pakalpojuma noteikumiem](#).

Enter your credentials and wait for a message confirming your successful authentication.

Your Banks



Disclose all your income to get a better deal.

✓

Thank you!

Bank added successfully!

NEXT →

or


Link another bank account

Why I need this?

Note: NO MONEY will be transferred during bank authentication.










If you don't want to add another bank, you can click the "next" button. Alternatively, you can click on the "link another bank account" text link. This will navigate you back to the bank list where you can add up to 3 banks in total, if you have accounts in more than one bank.

Your Banks



Disclose all your income to get a better deal.

Select your bank

 <div style="background-color: #d9e1f2; padding: 5px; margin-top: 5px;">✓ Linked successfully</div>		
		
		

or

NEXT →

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Note: The authentication status for a bank is shown under its icon.

Proceed further by clicking Next.

Step Four (Income, liabilities and dependents).

Please roughly evaluate and indicate your NET monthly income and liabilities in the corresponding fields. Indicate the number and age of your dependents.

Household income and liabilities

NET Household income per month

EUR

Household income per month after taxes

Household liabilities per month

EUR

Total household liabilities per month

Dependents

☒ I have dependents (i.e. kids under age of 18)

Amount of dependents

▼

Age of dependent #1

Years

Age of dependent #2

Years

NEXT →

Proceed further by clicking **Next**.

Step Five (Adding co-borrowers)

To improve your chances of receiving a loan or receive it for a shorter term, you may include one or more co-borrowers by clicking on invitation button. You will then be asked to submit your co-borrower's details.


The Co-borrower(s) needs to accept your invitation by clicking on the link sent to them via e-mail of which you will have informed them. Your co-borrower(s) need to authenticate themselves using their banking credentials from any bank included in our list of approved institutions.


You will be able to check whether or not your co-borrower(s) have accepted your invitation by clicking the F5 button on your keyboard. You can also choose to verify this by logging into the DMC website after some time and reviewing your application.


Co-Borrowers

Get bigger home and better offer by adding co-borrowers.

Adding co-borrowers such as parents or spouse will allow you to qualify for a larger loan.


You


 You+1


 You+2

INVITE A CO-BORROWER

or

☐ I don't want to invite a co-borrower

NEXT →

Note: If you don't want to invite a co-borrower(s), simply tick the "I don't want to invite a co-borrower" checkbox and proceed by clicking "next" button.

After clicking on the invitation button, the form for entering co-borrower details will open:



Invite a co-borrower

First name

Last name


Personal ID

Phone

+371

E-mail

Relation

Spouse 

INVITE A CO-BORROWER

CANCEL

You will be able to track the status of your co-borrower in your application:

Co-Borrowers

Get bigger home and better offer by adding co-borrowers.

Adding co-borrowers such as parents or spouse will allow you to qualify for a larger loan.



You

You+1

You+2

INVITE A CO-BORROWER

or

Edvns Freze_co

Waiting

Waiting

REINVITE

DELETE CO-BORROWER

NEXT →

After the co-borrower clicks on the link they received via e-mail, they are redirected to the application:

LOAN PRE-APPROVAL APPLICATION

1 Acceptance
2 Identification
3 Pre-approval

Your Personal Information

First name

Last name

Personal ID

Marital status



Residence

Phone

E-mail

The Co-borrower's personal information is pre-filled according to the information provided by the borrower. However, these fields are editable. The co-borrower needs to validate their phone number to proceed.

The next step for the co-borrower is to accept the Data Processing Rights Agreement:

[PRINT](#)  [CLOSE](#) 

AGREEMENT ON DATA PROCESSING RIGHTS.

Data subject:
 Name, last names: [REDACTED]
 Personal identity code: 000001-00001
 Phone: [REDACTED]
 Email: [REDACTED]

and

The Information User:
 Title: AS "Direct Mortgage Capital"
 Registration number: 40103968207
 Address: Ganību dambis 3 K-1 8A, Rīga, LV-1045
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Parties freely and conscientiously expressing their will, concludes the Agreement for data processing rights, further in the text – "Agreement", and Data subject agree with the Information User, that the Information










The bank identification process is the same as that of the borrower:

Your Banks

Getting pre-approved is easy!

Register with your bank account and we will gather your personal and income data automatically. No paperwork, no submitting data manually.

Select your bank


		
		
		

or

Direct Mortgage Capital uses the same 256-bit encryption and physical security policies as banks. We employ multiple methods of keeping your data secure both in transit and at rest. Using SSL, every communication is sent over a secure, encrypted connection. Additionally, data is always stored encrypted when at rest. Our service is monitored 24/7, and our practices are verified.

After these steps are completed, the final screen appears:

Co-Borrower


Thank you!
Your Data is saved.
We are going to evaluate your ability to get the loan.
Please check loan details and it's state with your partner/main borrower

Name, Surname:	Edvins Freze_co
Personal ID	000001-00001
Marital status	Unmarried
Residence	LV
Phone number	[REDACTED]
E-mail	[REDACTED]

GO BACK

Final step initializing pre-approval).

To submit your application, click the **Initialize pre-approval** button.

In order to submit your application, you will need to confirm your e-mail. You can resend the confirmation e-mail, if you haven't received it yet:

Your Pre-approval Status

E-mail not verified

To continue your application, you must validate your email. Check the confirmation link sent to your e-mail. If You didn't received confirmation link, you can resend confirmation email by pressing button below.

RESEND

Loan

Loan purpose	Purchase
Price of Property	50000 EUR
Amount, EUR	40000 EUR
Downpayment, EUR	10000 EUR
Loan Term	20
Property address	LV Jelgava Krūmu 45 LV-1239

If you have already confirmed your e-mail, you can initialize your pre-approval, provided that all the other steps have been performed correctly. If the orange colour warning displays, you will need to review your application in order to improve it and ensure its validity for submission.

LOAN PRE-APPROVAL APPLICATION

Your Pre-approval Status

Your application is ready for review
If all the information is entered correctly, you can initialize pre-approval by clicking button below.

INITIALISE PRE-APPROVAL

Loan

Loan purpose	Purchase
Price of Property	16000 EUR
Amount, EUR	15980 EUR
Downpayment, EUR	20 EUR
Loan Term	20 years
Property address	

Borrower


Name, Surname	
Phone number	
E-mail	
NET household income per month	1000.00 EUR
Existing household monthly liabilities	100.00 EUR
Amount of dependents	0
Age of dependents	0

Co-Borrower

Edvns Freze_co	<div>✓ Accepted</div> <div>✓ Verified</div>
----------------	---

After clicking the Initialize pre-approval button, you will have to wait for your data to be analyzed.

Your Pre-approval Status



Your Pre-Approval is in Progress

Please wait a moment

After a short waiting period, you will get the opportunity to choose the loan plan (3 options are available, our recommended option is the one with the origination fee of 1.50%). Choosing an option with a higher

origination fee decreases loan rate and vice versa. Choosing a 0% origination fee, increases the rate (margin) for your loan.

1

2

3

You are almost there!

Did you know that you can customize your loan?
Use our buy-up/ buy-down opportunity to adjust the interest rate, monthly payment or origination fee.

Choose on of the options below to proceed to the pre-approval.
Don't worry – you can change it later or ask our loan officer for a different offer.

Recommended

Amount, EUR	14400
Downpayment, EUR	1600
Loan Term, Years	20
Monthly Payment, EUR	98.08
Origination fee, EUR	216
Origination fee, %	1.50%

[Show more ▼](#)

CONTINUE →

Amount, EUR	14400
Downpayment, EUR	1600
Loan Term, Years	20
Monthly Payment, EUR	101.14
Origination fee, EUR	0
Origination fee, %	0.00%

[Show more ▼](#)

CONTINUE →

Amount, EUR	14400
Downpayment, EUR	1600
Loan Term, Years	20
Monthly Payment, EUR	95.07
Origination fee, EUR	432
Origination fee, %	3.00%

[Show more ▼](#)

CONTINUE →

Choose one of the displayed options by pressing the “Continue” button. More details are provided if you click “Show more”. After selecting your desired option, your pre-approval application will utilize financial data (rates, monthly payment etc.) and be prepared as quickly as possible.

Your Pre-approval Status



Congratulations! You qualify for a 14400.00 EUR loan.

Our loan officer will contact you for further details within 2 business days.

Meanwhile, please check information and documents below.

Documentation



System is working...

Your Pre-Approval certificate is being prepared right now. Please wait...

If there are any problems (for example missing information), your request will still be analyzed and DMC will contact you to resolve issues or discuss possible solutions regarding the requested loan.

If you qualify for a loan, a web pre-approval document will be prepared for you (available for download or receipt via e-mail). You will be contacted in several business days to sign the pre-approval document and discuss any further details. To download or send pre-approval to your e-mail, use either the **Download** or **Send to e-mail** buttons.

Documentation

Choose language

English



Application Pre-Approval form (EN)



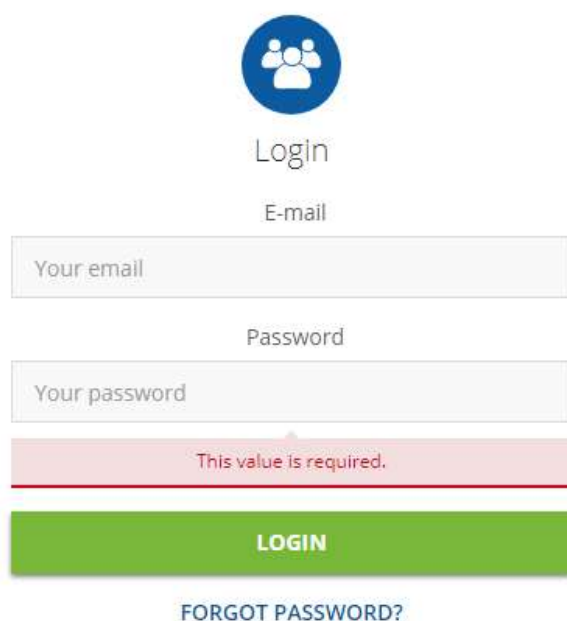
Download



Send to e-mail

Logging in for registered users

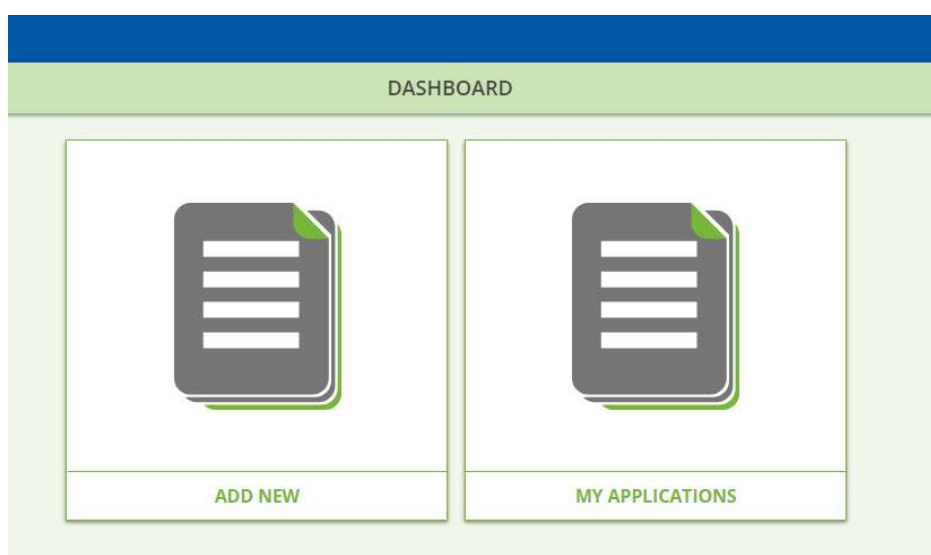
Click [Login](#) button in the home page and then enter your existing username and password. If you cannot remember your password, click on the [Forgot password?](#) link and proceed to receive a new password via e-mail.



The login form features a blue circular icon with three white figures at the top. Below it is the text "Login". The "E-mail" label is positioned above a text input field containing the placeholder "Your email". The "Password" label is above a text input field containing the placeholder "Your password". A red error message, "This value is required.", is displayed below the password field. A green "LOGIN" button is located below the password field. At the bottom of the form is a blue link labeled "FORGOT PASSWORD?".

Dashboard

After a successful login, your dashboard will appear:



The dashboard has a blue header bar. Below it is a light green bar with the word "DASHBOARD" in the center. The main content area is light green and contains two white boxes. Each box has a grey icon of a document with a green tab. The first box is labeled "ADD NEW" and the second box is labeled "MY APPLICATIONS".

1. The Dashboard has two options:

- Add new

If you decide to add another application, you will be redirected to the same wizard as described in Step One. However, you won't need to create another user account and authenticate yourself again.

- My Applications

You can review your existing application(s), view their status and proceed further with them if you haven't completed them.

2. If you click the hyperlink with your Name and Surname on it, you can:

- a. proceed to profile editing and change your profile settings
- b. Log out, if you have finished handling your applications/editing profile settings.

If you have received an invitation from Real State Devlopers

The co-borrower receives a link via e-mail, redirecting them to the DMC web-application.

Hello Kaija Sjomkāne,

Sandijs Joksts has invited You to get Pre-Approval at Direct Mortgage Capital JSC.

Please join to the DMC by clicking on this link <http://dmc-3.c4.lv/referral-confirm-invitation?token=3c222d05027524c4f1b69d5a5c35e5f7b09483b5>

If You have any question pls contact as at our website (see bellow).

Thank You!

Direct Mortgage Capital JSC
www.dmc bonds.com

Contact Us

Address: Pulkveža Brieža 15, 5th floor,

Riga, LV-1010

Phone number: +371 67869512

Email: support@dmcbonds.com

