



Playbook | Mortgage Broker

How We Support Australian Mortgage Brokers with Loan Processing

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Why This Playbook Exists

Loan processing is not back-office administration.

It sits at the intersection of client data, lender policy, compliance, and broker reputation.

When offshoring is done poorly, brokers experience:

- *Rework and delays*
- *Policy mismatches*
- *Lender conditions and declines*
- *Loss of control*
- *Compliance anxiety*

This playbook explains how 10th House Pty Ltd supports Australian mortgage brokers with broker-ready loan processors, and how to work with them effectively from Day 1.

Our Operating Philosophy

At 10th House, our mortgage operations are built on four non-negotiable principles:

Our framework includes:

- *File quality over speed*
- *Policy alignment over assumptions*
- *Early escalation over silent fixes*
- *Broker control over everything that matters*

We don't replace brokers. We strengthen execution.

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Who This Is For

This playbook is designed for:

- Solo mortgage brokers
- Multi-broker practices
- Growing broker teams
- Firms scaling volume without increasing internal admin headcount

For Solo Brokers

More Time Writing Loans. Less Time Fixing Files.

As a solo broker, your time is your most valuable asset.

Your dedicated 10th House loan processor supports you by:

- Turning raw client information into lender-ready submissions
- Verifying income, liabilities, and supporting documents before lodgement
- Flagging policy or serviceability risks early
- Managing file progression while you remain client-facing

You retain responsibility for:

- Credit advice
- Lender selection
- Deal structure and strategy

Your processor protects execution quality and turnaround, so you can focus on growth.

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For Broker Teams & Growing Practices

Scalable Processing Without Compromising Quality.

As your brokerage grows, operational risk grows with it.

Your 10th House loan processor:

- Integrates into your CRM and internal workflows
- Manages multiple files with clear prioritisation
- Prepares consistent, policy-aligned submissions
- Escalates risks early to protect approval rates
- Reduces rework across brokers and admin staff

This enables:

- Standardised file quality
- Stronger lender relationships
- Predictable turnaround times
- Scalable operations without internal bottlenecks



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Roles & Boundaries (Critical)

What Your Loan Processor Will Do

- *Review client files for completeness and gaps*
- *Verify documents for accuracy and consistency*
- *Prepare lender-ready loan submission packs*
- *Maintain CRM accuracy and file status*
- *Identify serviceability and policy risks*
- *Escalate issues clearly and early*
- *Operate as an extension of your broking team*

What Your Loan Processor Will Not Do

- *Provide credit advice*
- *Select lenders or products independently*
- *Negotiate policy exceptions*
- *Submit applications without broker approval*
- *Communicate directly with lenders unless authorised*

You always remain the credit decision-maker.

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How to Handover a File (Best Practice)

To ensure smooth processing, provide:

- Client fact find / discovery notes
- Broker strategy (preferred lender, sensitivities, structure)
- Expected timelines or urgency flags
- Known policy challenges
- Authority to proceed

What Happens Next

Your processor will:

- Review the file for gaps and inconsistencies
- Validate income, liabilities, and documentation
- Identify serviceability or policy risks
- Confirm the file is submission-ready before lodgement

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What “Lender-Ready” Actually Means

A *lender-ready* file is:

- *Verified, not assumed*
- *Explained, not patched*
- *Policy-aligned, not hopeful*

It *includes*:

- *Consistent income verification*
- *Correct liability treatment*
- *Realistic living expense assessment*
- *Clear assessor notes*
- *Early identification of risks*

Our processors are trained to think like lender assessors, not form fillers.

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Communication & Escalation Standards

You will hear from your processor when:

- *Documents are missing or inconsistent*
- *A policy or serviceability issue is identified*
- *Client delays affect timelines*
- *Errors are discovered (including internal errors)*
- *Workload or deadline conflicts arise*

Escalations are always:

- *Clear and factual*
- *Focused on impact*
- *Accompanied by recommended next steps*
- *Never handled quietly*

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Managing Turnaround & Priorities

To keep files moving efficiently:

- Respond promptly to clarification requests
- Flag urgent deals early
- Confirm priorities when multiple files are active
- Avoid last-minute scope changes without discussion

Execution works best when priorities are aligned.

Quality Control Before Submission

Every file follows a two-layer review process:

- Processor prepares the complete loan pack
- Broker reviews and approves
- Submission occurs only after sign-off

This protects:

- Approval outcomes
- Compliance obligations
- Broker accreditation and lender relationships

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How 10th House Vets Loan Processors

Proof, Not Promises.

Every loan processor deployed by 10th House Pty Ltd has passed a scenario-based, technical assessment aligned to real Australian broker workflows.

We assess:

- *Broker file handovers*
- *Multi-system usage (CRM, serviceability tools, lender portals)*
- *Income and serviceability judgement*
- *Documentation accuracy*
- *Policy risk identification*
- *NCCP awareness*
- *Communication and escalation maturity*

We do not rely on resumes or generic admin experience.

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Frequently Asked Questions

Will I lose control over my files or credit decisions?

No. You retain full control over strategy, lender choice, and submission approval.

Can processors work on my CRM and lender portals?

Yes. They are vetted and trained on multi-system broker workflows.

Do processors communicate with lenders or clients?

Only with your explicit authorisation.

What happens if documents are missing near deadlines?

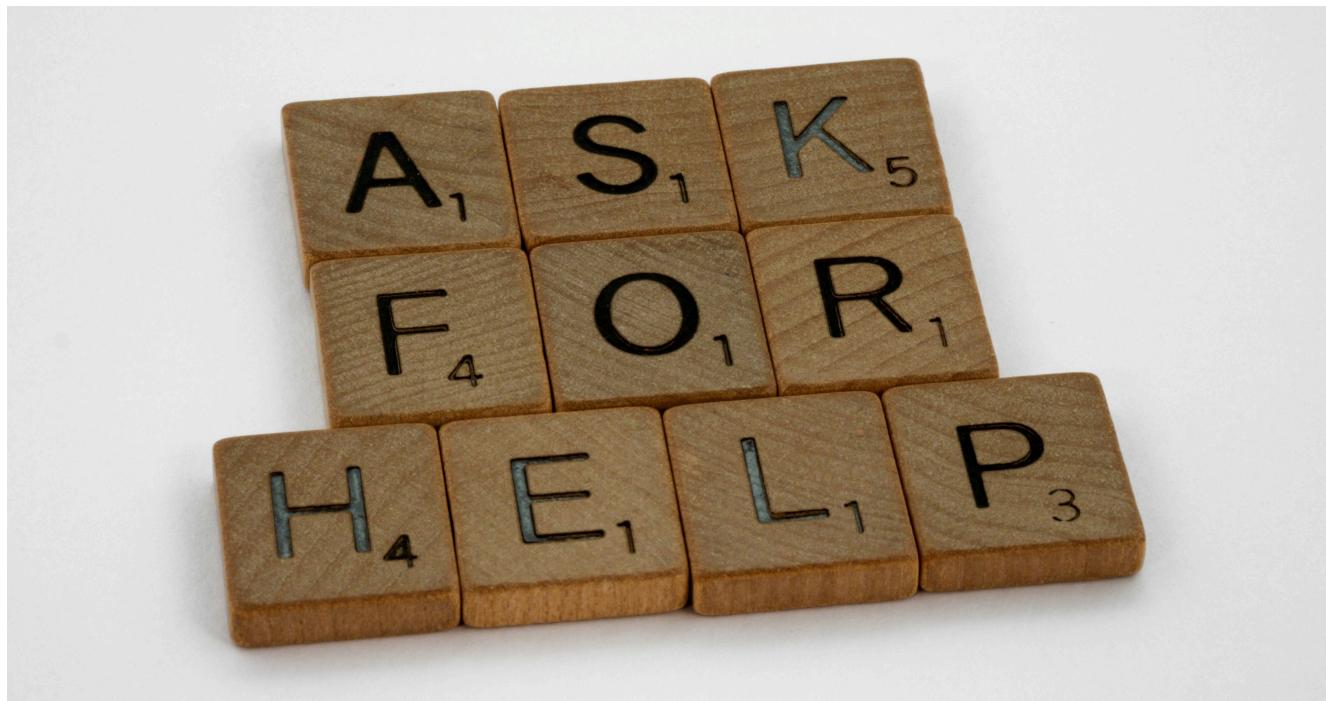
Your processor escalates early with impact and recommendations.

No assumptions are made.

Is this compliant under NCCP?

Yes. You remain responsible for credit advice and compliance.

Processors support execution under your direction.



What Success Looks Like

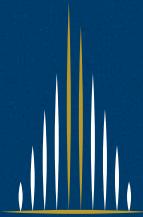
Brokers working with 10th House typically experience:

High-trust offshore resources:

- *Cleaner submissions*
- *Fewer lender conditions*
- *Faster approvals*
- *Reduced admin load*
- *More time writing loans*

Your loan processor operates as a true extension of your business, not an offshore experiment.





Why 10th House Pty Ltd

*Most offshore providers sell **cost and speed**.
10th House is built on **governance, quality, and trust**.*

Our difference

*Australian-registered entity governed by Australian law
Purpose-built for Australian mortgage broking
Scenario-based vetting and disciplined onboarding
Broker-first operating model
Designed for long-term partnerships*

Ready to Get Started?

If you're looking to scale loan processing without losing control or quality, we'd be happy to walk through your workflow and show how a broker-ready loan processor from 10th House fits into your business.

Lets Build a **Business** That Performs **Everyday**

Your success is just a call away

Get in touch with Our Experts...



We're here to listen, guide, and create solutions that matter.
Let's explore the possibilities together.

Let's talk.

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Scan the QR code below or book a discovery call at 10thhouse.com.au

