



# 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.*

## **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.*

## **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.***

## 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*



## 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.*



## **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

## **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*

## **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.*



## 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:*

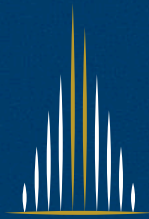
**High-trust offshore resources:**

- *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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