SPN+

Our upgraded Secure Panel Network connects lenders and surveyors together and gives them the tools to securely send and receive mortgage instructions across a fully integrated valuation ecosystem.



The Secure Panel Network (SPN) is the only mortgage instruction network that connects all UK mortgage lenders to all the surveying firms they need to work with, facilitating an efficient valuation process. Our unique service allows lenders and surveyors to securely send and receive mortgage instructions, delivering a fully joined up valuation ecosystem. The launch of SPN+ now offers far richer information sharing than previous versions to better inform the valuation process and reduce lending risk.

Key benefits

- Richer datasets to better inform the surveyor e.g. richer property info, lease info, risks that could impact the property
- **Document sharing** with support for a wide range of formats, including PDF and MS Office (e.g. title deeds, register, Disclosure Form)
- High resolution image sharing to ensure lenders get full visibility of the property and any defects or concerns as part of the process

SPN+ provides the flexibility to integrate directly from a wide range of third-party systems via API, e.g., mortgage origination systems, broker portals, underwriting systems, or middleware. As well as receiving back the completed valuation report in PDF format, all report data is provided in flexible JSON data format, enabling it to be consumed directly into your system of choice. This enables a more efficient valuation and underwriting process by helping to ensure important information is surfaced to the right person at the right time, where they need it.

The SPN+ integration to the new LandmarkVantage product suite gives surveyors access to all the rich data and files shared by lenders as part of the instruction process directly within the valuation case. It also enables surveyors to upload additional files to share with lenders alongside the completed valuation report – including documents, high resolution photos, leading to a better-informed valuation process with fewer queries.

SPN+ supports the sharing of key valuation milestones from surveyors back to lenders, helping them to understand the latest progress on a case without having to manually chase for updates. This saves everyone time and helps to ensure the latest information can be made available to brokers and mortgage applicants, helping to keep them informed on progress and improving their experience.

SPN+ is a core part of the LandmarkConnect ecosystem and in the coming months, the milestone sharing capabilities will be expanded to enable the sharing of milestones from right across the property transaction process between multiple parties, including estate agents, mortgage brokers, lenders, and conveyancers, enabling a more transparent and efficient transaction process for all parties.

Key features	SPN. (Feeds)	SPN+ (Enhanced API)
Full connectivity to your entire surveying panels, ensuring your instructions can always be allocated to the right firm.	<i>✓</i>	✓
Customer-specific allocation rules and automated allocation and paneling to increase efficiency and reduce manual effort.	1	1
Paneling rules to determine which firm to panel an instruction to.	1	 ✓
Fully compatible with your existing valuation workflows.	1	~
Streamline the valuation process, reduce admin time, and provide faster decisions to applicants through two-way sharing richer data & file sharing with surveyors, helping to reduce PVQs.	×	 ✓
Automate processes by allowing surveyors to tag documents and images with valuation reports for better understanding by lender origination systems. No more manual processes.	×	 ✓
Ensure all relevant information is taken into account for the valuation as surveying firms can view and share richer data and documents directly in Vantage CaseManager and VantageSurveyor.	×	 ✓
All report data is provided in flexible JSON data format, enabling it to be consumed directly into your system of choice. This will ensure important information is surfaced to the right person at the right time, where they need it.	×	
Increase valuation efficiency and speed by reducing PVQs through dynamic lender forms and site notes with: 1. More data pre-population 2. Show/hide questions based on instruction (e.g., BTL, leasehold) 3. Lender report-specific questions in site notes on LandmarkSurveyor app	×	
Quick to extend to enable new data attributes to be included in valuation instructions based on changing customer needs.	×	1
Increase transaction efficiency and transparancy through data, document and transaction milestone sharing with brokers, estate agents, conveyancers and more as these parties join the LandmarkConnect ecosystem.	×	<i>✓</i>
Easy upgrade path with support for direct API integration from lender mortgage systems.	×	1

Bringing the industry closer together

Landmark has launched LandmarkConnect, a series of open, accessible and standardised digital hubs for each of our industry sectors to help connect the home-moving market. The hubs will allow valuers, estate agents and conveyancers to access trusted data, documents and progress information, all passed seamlessly between stakeholders in near-real time. Learn more here.

