



TSB Mortgage Pro

Hints and tips

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Useful tips

Get an update on your case

On the 'Case summary' page, you can:

- view case stage and status.
- check what documents are needed to move to the next stage.
- view, save or print case documents.

You'll also see 'Actions', 'Alerts' and 'Tracking':

- 'Actions' will tell you what is outstanding and what you need to do to progress the case.
- 'Alerts' are actions of high importance to be resolved quickly to progress the case.
- 'Tracking' will list what has been completed so far on the case.

Tip: When the case goes to offer, you can access the ESIS (which contains the Mortgage Offer and Illustration) by clicking 'View all case documents' from the 'Case summary' page.

Find out document status

The 'Documents required' section of the 'Case summary' page tells you which documents are required and contains information on the status of each document already uploaded:

- 'Requested' – we are awaiting the document, and this is required for the application to progress.
- 'Received' – we have received the document, and it is in the queue to be reviewed.
- 'Satisfied' – we have reviewed the document and it meets our requirements.

If the status reverts from 'Received' to 'Requested', the document submitted does not meet our requirements. We will email you to request an alternative document.

Manage DIP declines

If a Decision in Principle (DIP) declines due to either policy or credit you'll need to cancel the application and create a new one. This option will show on the 'Case summary' page.

- If a DIP has declined based on affordability, click 'Change information entered to receive a new decision' on the 'Case summary' page. This will allow you to amend the application details and resubmit the DIP.
- You can also contact the Technical helpdesk on **0345 307 3355** (Option 1) if you need advice and support.

To appeal the decision, please contact your Business Development Manager.

Pink ticks within the DIP

Pink ticks may appear during the DIP, next to 'Committed expenditure' or 'Household expenditure'. These indicate no information has been keyed in these sections, but the system will allow you to proceed with the application and submit the DIP.

The screenshot shows the TSB Mortgage Pro interface. On the left, a sidebar lists sections with checkboxes. The 'Committed expenditure' and 'Household expenditure' items are marked with pink checkmarks, indicating missing information. The main content area is titled 'Add expenditure' and features a 'Credit card' section with input fields for 'Current balance owing', 'Regular monthly payment', and 'Balance being paid on or prior to completion of this mortgage'. There are also input fields for 'Provider' and 'Save' buttons.

Valuation appeals

To appeal a valuation, you'll need to complete a valuation appeals form which can be found on the TSB Intermediaries website under 'Valuations' and then 'Appeals Process'. This page also outlines the evidence required to support the valuation appeal.

You should send the completed form and supporting documentation to ValuationQueries@tsb.co.uk. The email subject title must include the full property address and application ID.

Making changes while a case is suspended

If an application has been suspended, you cannot make amendments to the case. Changes will need to be made via our Mortgage Support team on 0345 307 3355 (Option 2). You can continue to upload documents to support the application while the case is suspended.

Adding applicants and selecting the purchase type

When creating a case, you'll need to provide details of the applicants and purchase type.

1. Select 'Create new case' from the TSB Mortgage Pro homepage. This will take you to the following page:

The screenshot shows a web form titled "Create new case". It is divided into two main sections: "Please select" and "Before you proceed".

Please select

- Application type**
 - New Purchase
 - Remortgage
- Property Purpose**
 - Owner Occupation
 - Second Property
 - Buy to Let

Before you proceed

Payment route:

Please confirm that the following statements apply to the application:

- Customer must be resident in the UK
- Lending not available for commercial property
- Lending not available in Northern Ireland, Isle of Man or Channel Islands
- Maximum term 40 years
- The applicant(s) are aware of how their information will be used and have given consent for a credit score to be performed - see 'Use of my information' link below.

I confirm that all of the above statements apply

I confirm that all applicants have consented to my acting on their behalf

I confirm that I have read 'Use of my information' to the applicant(s) and they agree to their information being used in this way

Buttons: "Cancel" and "Add applicants" (highlighted with a red circle).

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2. You'll need to input the type of application and property purpose. Please take care to input the correct information. You will not be able to amend these at a later stage of the application.
3. Select the Payment route via the drop-down list, review the statements and tick to confirm acceptance.
4. Click 'Add applicants' and add details of the first applicant. You will not be able to amend, add or remove applicants at a later stage without rekeying the entire application.
5. To add a second applicant, click 'Add' and repeat this process.

6. After adding all applicants, click 'Create case' to proceed with the application.

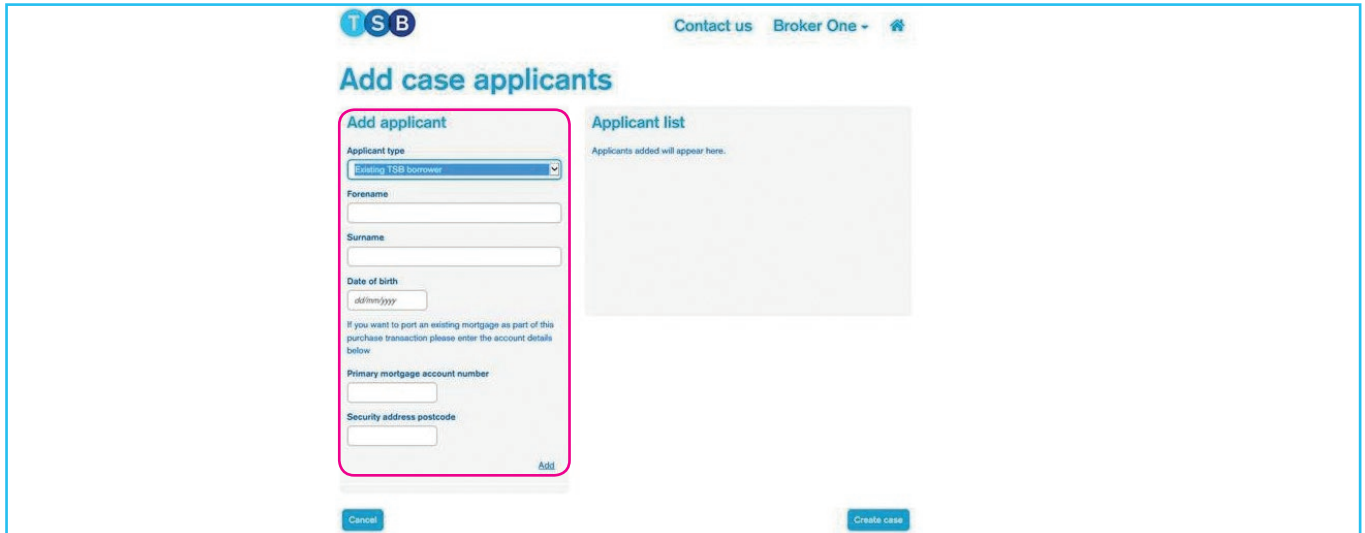
Creating a porting application

1. To start a porting application, select 'New Purchase' and 'Owner Occupation' on the 'Create new case' page.

2. Select the Payment route using the drop-down list. Review the key statements and tick each field to confirm your acceptance, then click 'Create case'.

3. Add the mortgage applicants via the 'Add applicant' page. Select 'Existing TSB borrower' using the drop-down list and enter name, date of birth and security address postcode. Leave the 'Primary mortgage account number' field blank.

Click 'Add' and the system will retrieve the applicant's details.



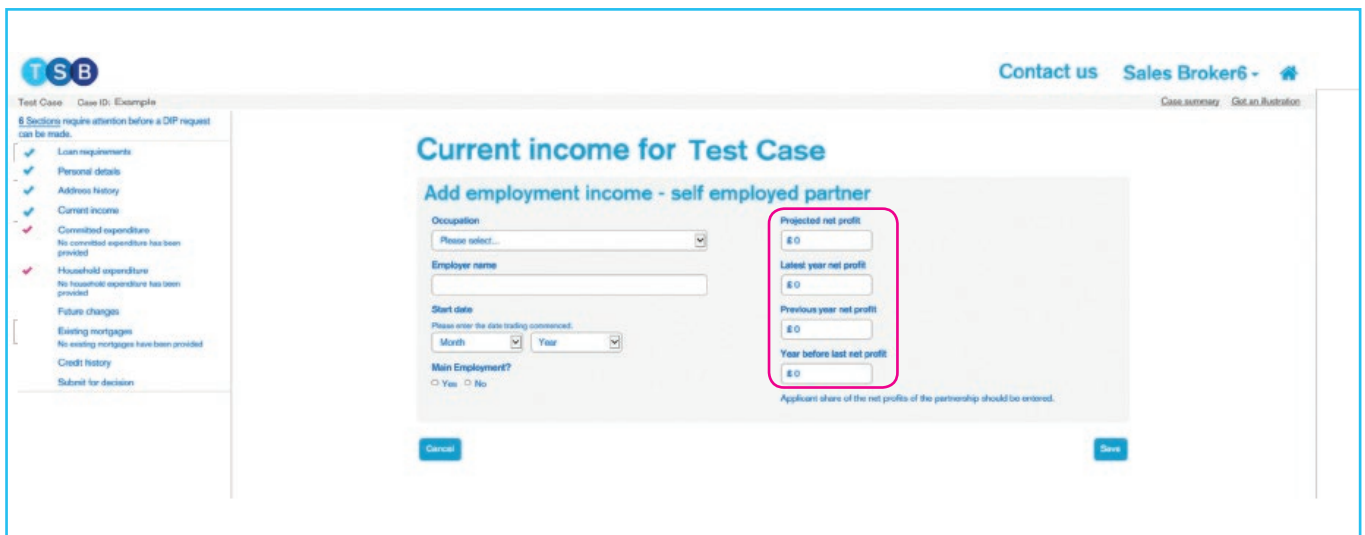
The screenshot shows the 'Add case applicants' page. On the left, there is a form titled 'Add applicant' with the following fields: 'Applicant type' (a dropdown menu set to 'Existing TSB borrower'), 'Forename', 'Surname', 'Date of birth' (with a date picker), 'Primary mortgage account number', and 'Security address postcode'. Below these fields is an 'Add' button. To the right of the form is an 'Applicant list' section with the text 'Applicants added will appear here.' and a 'Create case' button at the bottom right. A 'Cancel' button is at the bottom left of the form area.

4. Once you have submitted the DIP, phone your Business Development Manager to ask for the porting product to be built. They will provide you with the product code once it's available. Please be aware that this could take several days.

Keying self-employed income

Sole traders and partners

For sole traders, you'll need to key income under yearly net profits as shown below. If in a partnership, key the applicant's share of the net profits. If no projected figures are available, you should enter the figures from the most recent trading year in the 'Projected net profit' field.



The screenshot shows the 'Current income for Test Case' page. On the left, there is a sidebar with a checklist of sections: 'Loan requirements', 'Personal details', 'Address history', 'Current income', 'Committed expenditure', 'Household expenditure', 'Future changes', 'Existing mortgages', 'Credit history', and 'Submit for decision'. The main content area is titled 'Current income for Test Case' and contains a form for 'Add employment income - self employed partner'. The form has the following fields: 'Occupation' (a dropdown menu), 'Employer name', 'Start date' (with a date picker and 'Month'/'Year' dropdowns), and 'Main Employment?' (radio buttons for 'Yes' and 'No'). On the right side of the form, there is a section for 'Projected net profit' with four input fields: 'Projected net profit', 'Latest year net profit', 'Previous year net profit', and 'Year before last net profit'. Below these fields is a note: 'Applicant share of the net profits of the partnership should be entered.' At the bottom of the form are 'Cancel' and 'Save' buttons.

Directors and shareholders

If the applicant is a director or shareholder, and is in receipt of salary and dividends, do not key anything in the yearly net profit fields. You should key yearly salary and dividends in the 'Add Salary and Dividends' section, as shown below. If the applicant doesn't have projected figures, you should enter the figures from the most recent trading year in the 'Current year projected' fields. You will need to key the applicant's percentage share of the business.

The screenshot shows the 'Current income for Test Case' section of the TSB Mortgage Pro application form. It is divided into two main parts: 'Add employment income - director or shareholder greater than or equal to 25 percent share' and 'Add Salary and Dividends'. The 'Add Salary and Dividends' section is highlighted with a red box and contains the following fields: 'Current year projected gross salary', 'Current year projected dividends', 'Salary from latest financial year', 'Dividend from latest financial year', 'Salary from previous year', 'Dividend from previous year', 'Salary from year before last', and 'Dividend from year before last'. The 'Add employment income' section is also highlighted with a red box and contains the following fields: 'Occupation', 'Employer name', 'Start date' (Month and Year), 'Most Employment?' (Yes/No), 'Projected gross profit for current trading year', 'Projected net profit', 'Latest year net profit', 'Previous year net profit', 'Year before last net profit', and 'Applicant's % shareholding in company'. The 'Applicant's % shareholding in company' field is highlighted with a red box.

Creating sub-accounts when selecting products

You can create sub-accounts on the 'Case summary' page.

1. Click 'Continue selecting products' in the 'Next steps' section on the 'Case summary' page to access the 'Product Selection' page.
2. Click 'enter loan amount for this part' which is underneath the product search function. This will allow you to split the loan into various amounts.

The screenshot shows the 'Product Selection' page of the TSB Mortgage Pro application. It displays a loan amount of £263,500 and a term of 30 years 0 months. The page is divided into two main sections: 'Add loan part' and 'Selected loan parts'. The 'Add loan part' section is highlighted with a red box and contains the following fields: 'Select products' (with a 'Select product' button), 'Find products' (with a 'Find products' button), and 'Multi-part loan?' (with a red box highlighting the 'enter loan amount for this part' field). The 'Selected loan parts' section is highlighted with a red box and contains the message 'No loan parts have been entered.' A 'Case summary' button is located at the bottom left of the page.

3. Input details of the first part of the loan, then either input the Product code and click 'Select product', or click 'Find products' if the product code is unknown.

4. Repeat this process for any additional loan parts.
5. In the 'Decision in Principle' page, click 'Select a product' under 'Next steps'. Or, if you are on the 'Case summary' page, click 'Select product(s)' under 'Next steps'.

Assigning an Interest Only repayment strategy

When selecting the products for an application that is part or all Interest Only, you'll need to provide details of a suitable repayment strategy which covers the full Interest Only element of the loan amount.

1. If the application is part Repayment, input the 'Repayment amount', otherwise leave this field as £0.
2. Input the 'Interest only amount' and 'Term', then tick the box next to the Repayment strategy to assign this to the loan. You will have provided details of the Repayment strategy in the DIP.

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If there are multiple Repayment strategies, you'll need to break down the Interest Only element and assign each element to the correct Repayment strategy. For example:

If £50,000 is being repaid with an endowment, and £40,000 repaid via sale of a second property:

- Input £50,000 into 'Interest only amount' field, add the term and tick the box next to the 'Endowment' Repayment strategy.
- Input £40,000 into 'Interest only amount' field, add the term and tick the box next to the 'Sale of second property' Repayment strategy.

If you are creating a residential Interest Only application and the Repayment strategy is 'Sale of second property', you'll need to complete an 'Interest Only - Other residential property' form, found on our TSB Intermediaries website under 'Literature' and then 'Download Forms'.

Adding the fee to the loan

After selecting your product, you'll be taken to the full mortgage application. On the 'Advice, fees & declaration' page, you'll have the option to pay the product fee upfront or to add it to the loan amount.

The screenshot shows the 'Advice, fees & declaration' page. On the left, a navigation menu has 'Advice, fees & declaration' highlighted. The main content area is divided into three sections: 'Advice fee', 'Valuation & lender fees', and 'Declaration'. In the 'Advice fee' section, the 'Level of advice' dropdown is set to 'Please select...' and the 'Fee you will charge applicant' field is set to '£'. In the 'Valuation & lender fees' section, there is a table with one row: 'Product for 1705 FIX 2.94% 09/20' with an amount of '£995'. The 'Payment option' dropdown is set to 'Add to loan'. Below the table, it says 'The total of all fees to be paid at application is £0'. In the 'Declaration' section, there is a text box with the instruction: 'Before you are able to pay any advance fees or submit this application please complete the following sections:'. Below this, there are links for 'Applicant contact details for Test Case', 'Property details', 'Bank details', 'Valuation details', and 'Consignee details'. At the bottom right, there is a 'Submit application' button.

1. Select either 'By Credit/Debit card' or 'Add to loan' using the drop-down list. Once this payment option has been selected, this cannot be changed when you have proceeded past this page.
2. If the fee is being paid upfront and/or there are valuation fees to pay, you'll see a 'Pay fees' button. Click this button to go to the Worldpay page.

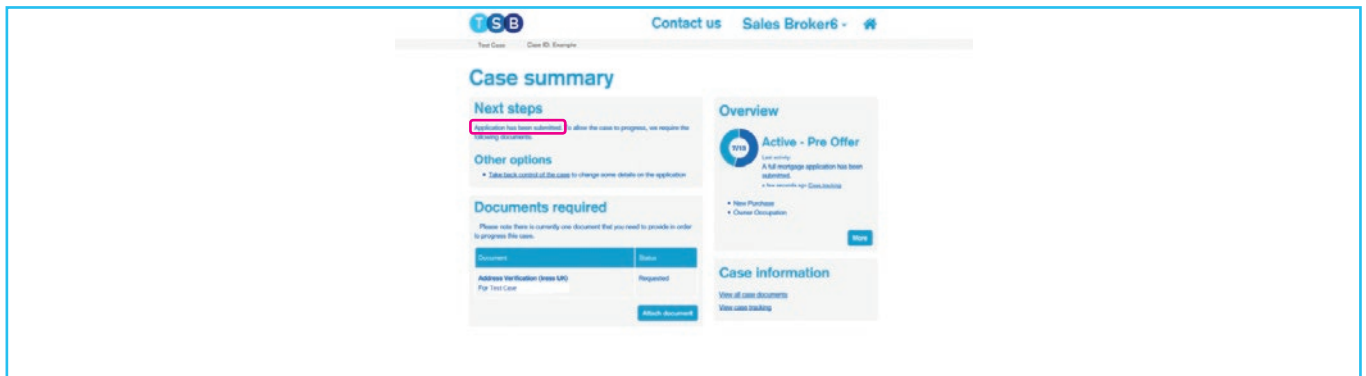
The screenshot shows the 'Advice, fees & declaration' page. In the 'Advice fee' section, the 'Level of advice' dropdown is set to 'Advice given' and the 'Fee you will charge applicant' field is set to '£0'. In the 'Valuation & lender fees' section, there is a table with one row: 'Product for 1705 FIX 2.94% 09/20' with an amount of '£995'. The 'Payment option' dropdown is set to 'By Credit/Debit Card'. Below the table, it says 'The total of all fees to be paid at application is £127'. In the 'Declaration' section, there is a text box with the instruction: 'Before you are able to pay any advance fees or submit this application please complete the following sections:'. Below this, there are links for 'Valuation details' and 'Consignee details'. At the bottom right, there is a 'Pay fees' button.

If there are no fees to pay, you'll see a 'Submit application' button. Click this to fully submit the application.

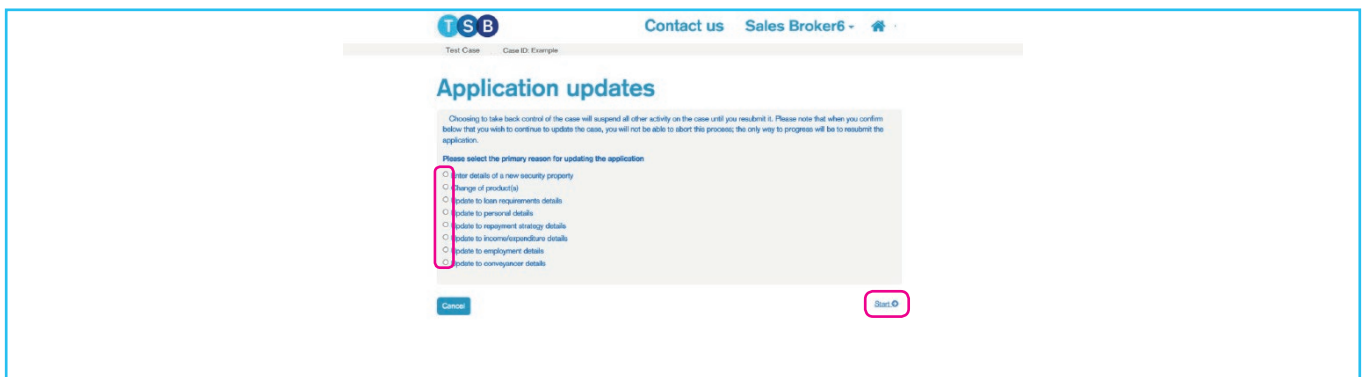
Taking back control of a case and resubmitting the case

To make an amendment to a submitted application:

1. Click 'Take back control of the case' in the 'Case summary' page.

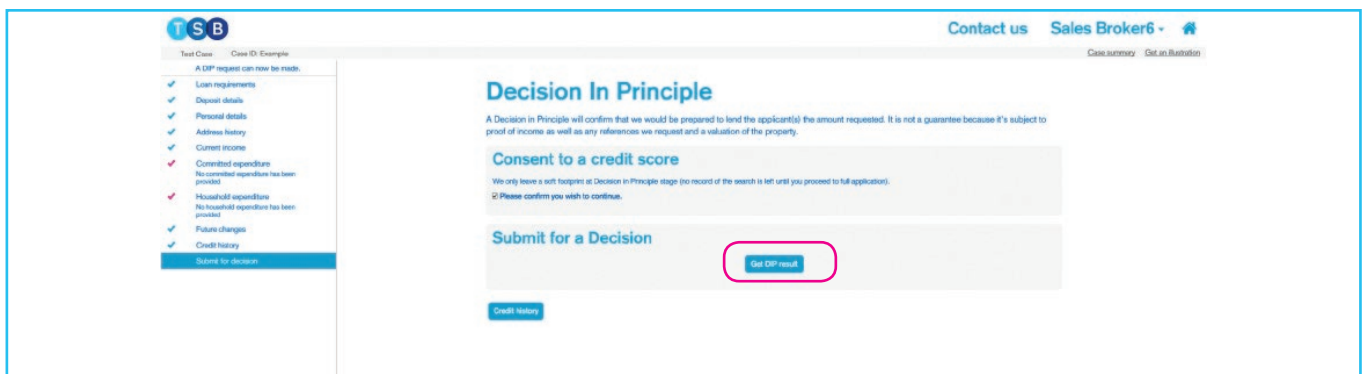


2. Select the reason for wanting to take back control of the case and click 'Start'.



3. If you indicated that you'll be making changes to the DIP, you'll be taken back to the DIP to make the required amendments. If you indicated you will be making changes to the full mortgage application, you'll be taken to the full mortgage application. Please skip to step 6 for guidance on next steps.

4. Make necessary amendments to the DIP then click 'Get DIP result' on the 'Submit for decision' section. We only leave a soft footprint at Decision in Principle stage. However, please be aware that if you are making any material changes to the application, a record of the search will be left once you proceed to full application.



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5. You'll then be taken to the 'Product Selection' page which will display the product previously selected. To amend the product, click 'Actions', remove the selected product and add the new product, then click 'Apply' to proceed. If you do not want to change the product, click 'Apply' to proceed.

The screenshot shows the 'Product Selection' page. At the top, there is a navigation bar with 'Contact us' and 'Sales Broker6'. Below this, the page title 'Product Selection' is displayed. A sub-header indicates the loan amount and term: 'Select products to satisfy a loan amount of £50,000 repayment for a term of 25 years 0 months.' The main content area is titled 'Selected loan parts' and contains a table with two columns. The first column lists product details: 'FIX 1 89 JUN 22 HVR', 'Fixed followed by HVR', 'Product code: 13CR', 'Initial interest rate: 1.89%', and 'Initial security amount: £200.28'. The second column lists loan terms: '25 years 0 months term', '£50,000.00 repayment amount', and '£0.00 interest only amount'. To the right of the table is a red-circled 'Actions' button. Below the table are three buttons: 'Calc summary', 'Apply' (circled in red), and 'Get an illustration'.

6. You'll then be taken to the full mortgage application to make any further changes as required.
7. Click through to the 'Advice, fees and declaration' page, check all information is correct, and when satisfied, click 'Submit Application'. Changes will be saved and transferred to our processing systems.

The screenshot shows the 'Advice, fees & declaration' page. On the left, there is a sidebar with a checklist of application steps: '1 Select requires attention before an application submission can be made', 'Applicant contact details', 'Employment details', 'Property address', 'Property details', 'Bank details', 'Consignor details', and 'Valuation details'. The 'Advice, fees & declaration' step is highlighted. The main content area is titled 'Advice, fees & declaration' and contains three sections: 'Advice fee' with a dropdown menu for 'Level of advice' and a text input for 'Fee you will charge applicant'; 'Valuation & lender fees' with a dropdown for 'Valuation type' and a note about lender fees; and 'Declaration' with two checkboxes for confirmation. A red-circled 'Submit application' button is located at the bottom right.