



# 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

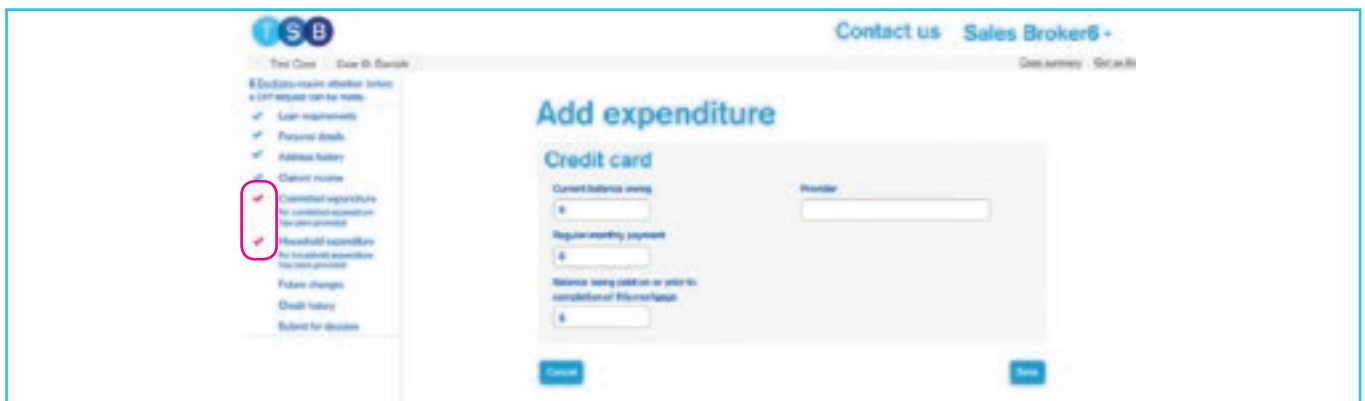
If a Decision in Principle (DIP) declines due to either policy or credit you'll need to cancel the application and create a new one. This option will show on the 'Case summary' page.

- 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.



### 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](mailto:ValuationQueries@tsb.co.uk). The email subject title must include the full property address and application ID.

### 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:

**Create new case**

**Please select**

Application type

- New Purchase
- Remortgage

Property Purpose

- Owner Occupation
- Second Property
- Buy to Let

**Before you proceed**

Payment route

Example

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' in the application and they agree to their information being used in this way

Cancel Add applicants

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. **If this information is keyed incorrectly, the application must be cancelled and a new application should be keyed.**
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.

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.

## 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' form. The top section is titled 'Add employment income - director or shareholder greater than or equal to 25 percent share'. It contains fields for Name, Address, Date of Birth, and various income types (Basic, Dividend, etc.). Below this is a section titled 'Add Salary and Dividends' which includes fields for Salary and Dividends for both the current year and the next year. A red box highlights the 'Add Salary and Dividends' section, and another red box highlights the 'Apply to existing business' checkbox in the first section.

## 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. The top section is titled 'Product Selection' and shows a loan amount of £203,500 for a term of 30 years 0 months. Below this is a section titled 'Add loan part' which includes a 'Select products' field, a 'Find products' button, and a 'Multi-part loan' section with a red box highlighting the 'enter loan amount for this part' field. The 'Selected loan parts' section shows 'No loan parts have been entered.'

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.



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:

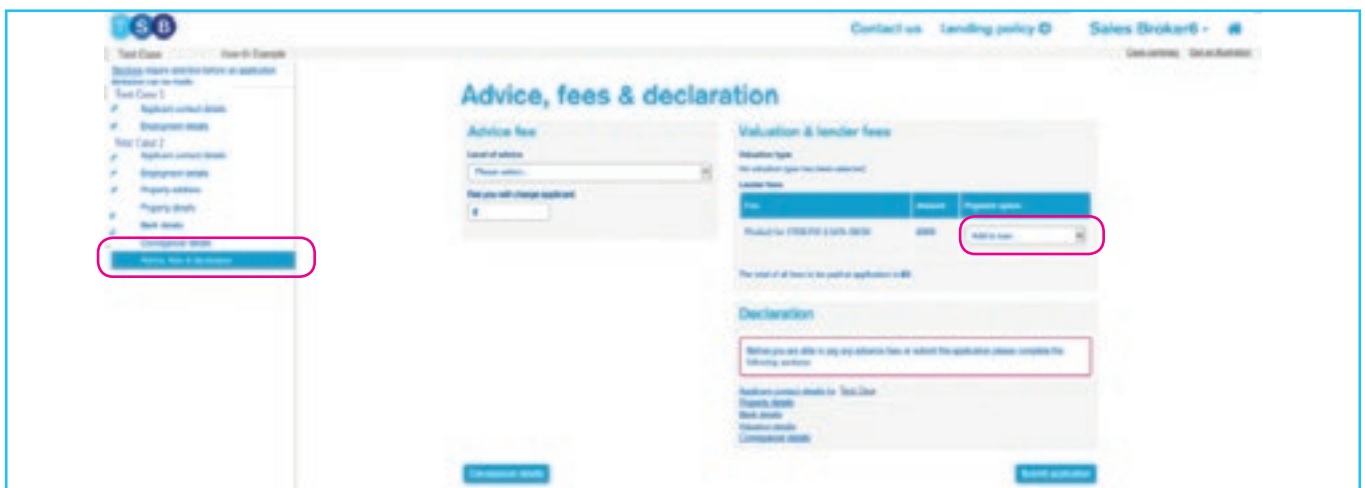
If £50,000 is being repaid with an endowment, and £40,000 repaid via sale of a second property:

- 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'.

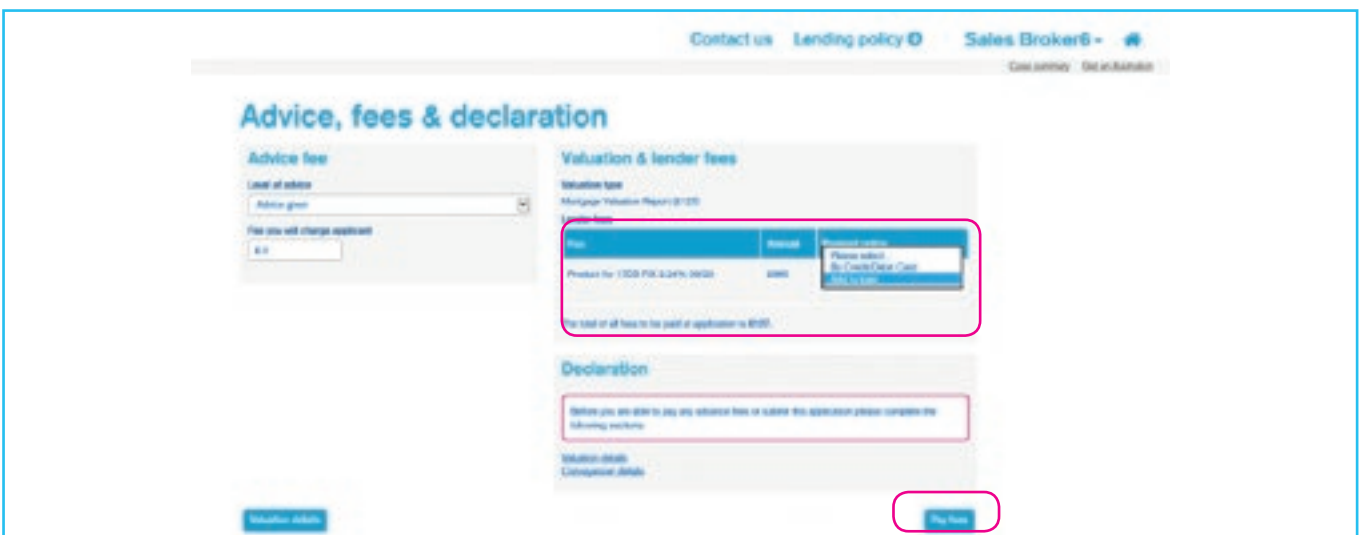
## Adding the fee to the loan

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, there is a sidebar with a search bar and a list of categories. The main content area is divided into sections: 'Advice fee', 'Valuation & lender fees', and 'Declaration'. In the 'Advice fee' section, there is a dropdown menu for 'Pay the fee' with options 'By Credit/Debit Card' and 'Add to loan'. The 'Valuation & lender fees' section includes a table with columns for 'Fee', 'Amount', and 'Payment option'. The 'Declaration' section contains a text box for a declaration and a 'Pay fees' 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.



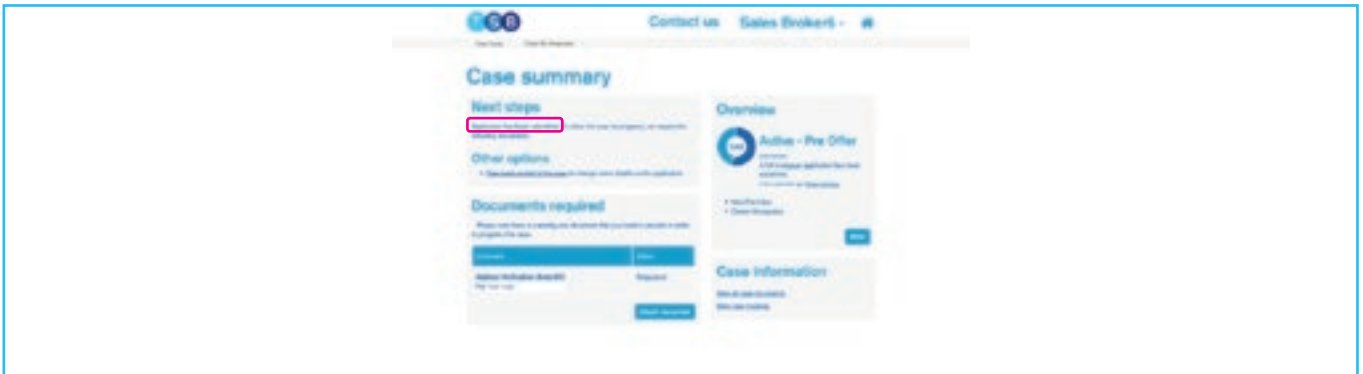
The screenshot shows the 'Advice, fees & declaration' page. In the 'Advice fee' section, the 'Pay the fee' dropdown menu is set to 'By Credit/Debit Card'. In the 'Valuation & lender fees' section, the 'Pay fees' button is highlighted. The 'Declaration' section contains a text box for a declaration and 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.

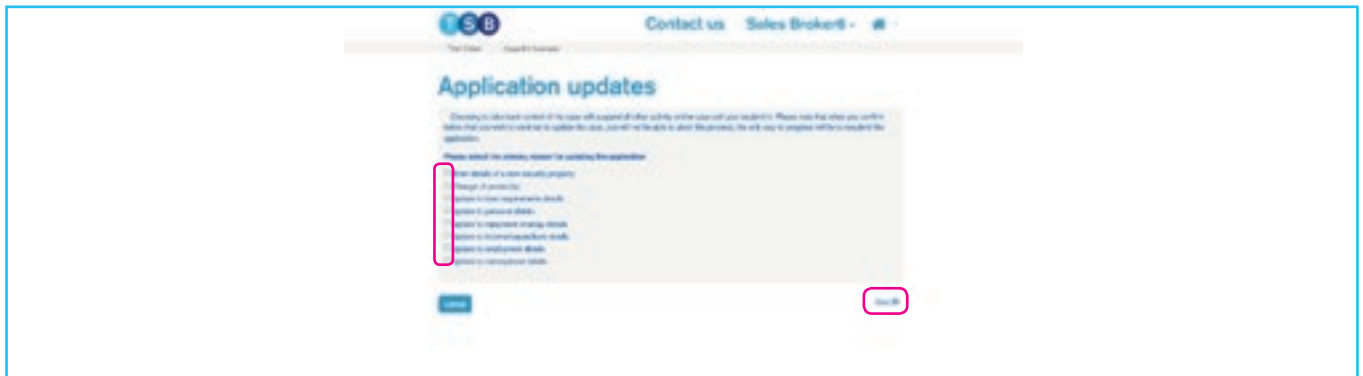
# Taking back control of a case and resubmitting the case

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'.



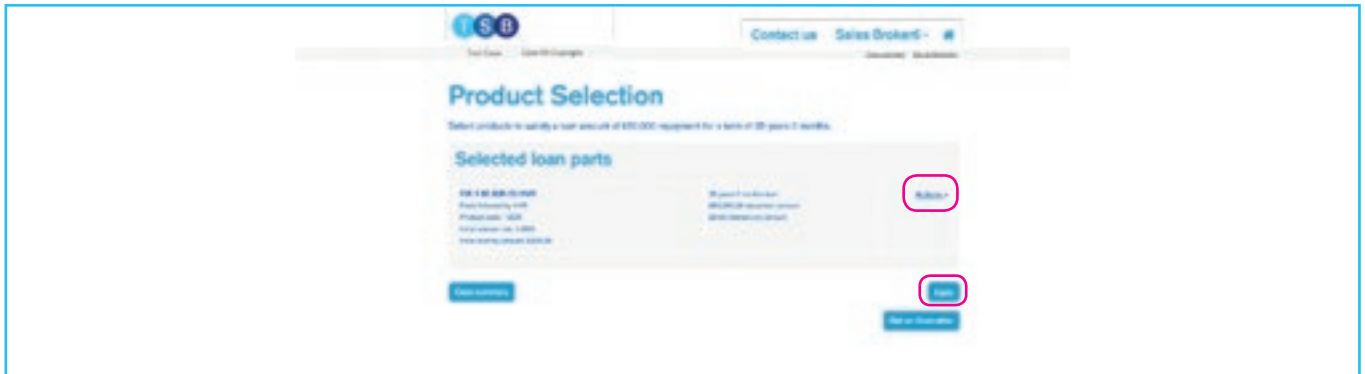
3. If you indicated that you'll be making changes to the DIP, you'll be taken back to the DIP to make the required amendments. If you indicated you will be making changes to the full mortgage application, you'll be taken to the full mortgage application. Please skip to step 6 for guidance on next steps.
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 (e.g. Change of Name, Address or Date Of Birth), 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.



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.

