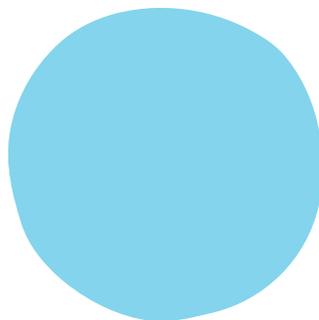




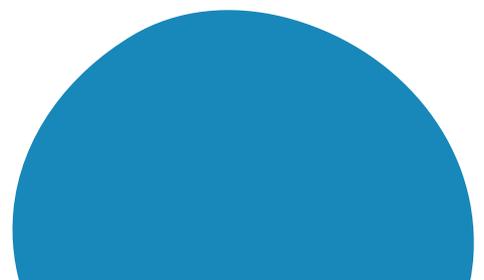
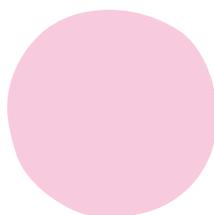
TSB Mortgage Pro

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: 'Loan requirements', 'Personal details', 'Address history', 'Current income', 'Committed expenditure', 'Household expenditure', 'Future changes', 'Credit history', and 'Submit for decision'. The 'Committed expenditure' and 'Household expenditure' items have pink checkmarks next to them, 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 is also a 'Provider' input field. At the bottom of the form are 'Cancel' and 'Save' buttons.

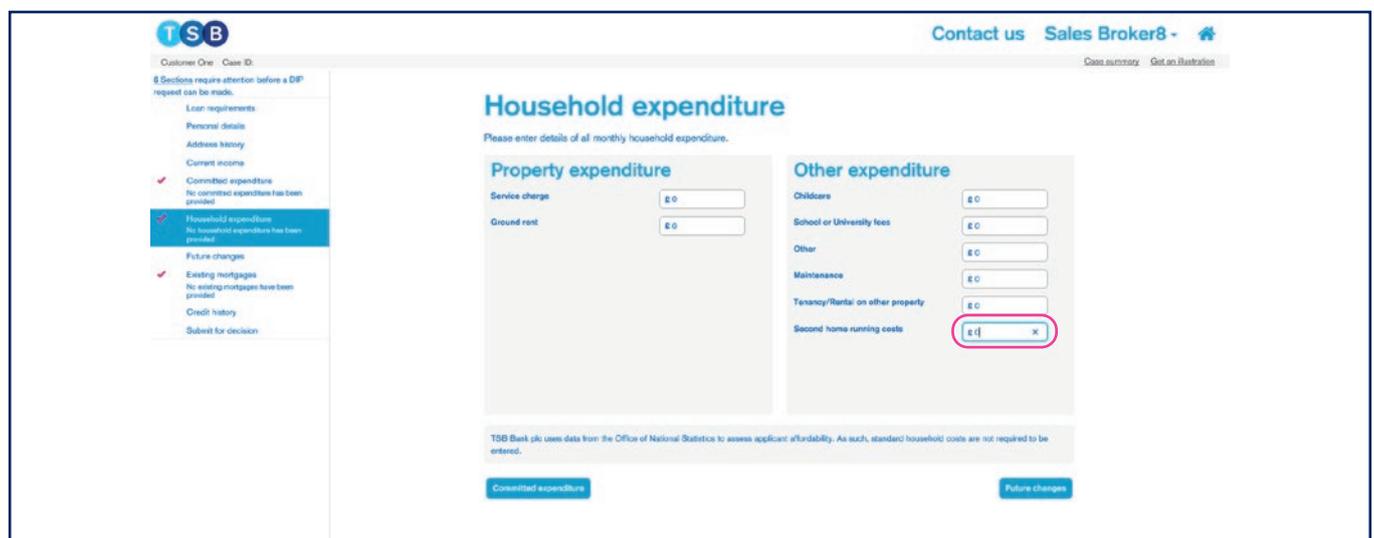
Valuation appeals

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 case ID.

Background properties

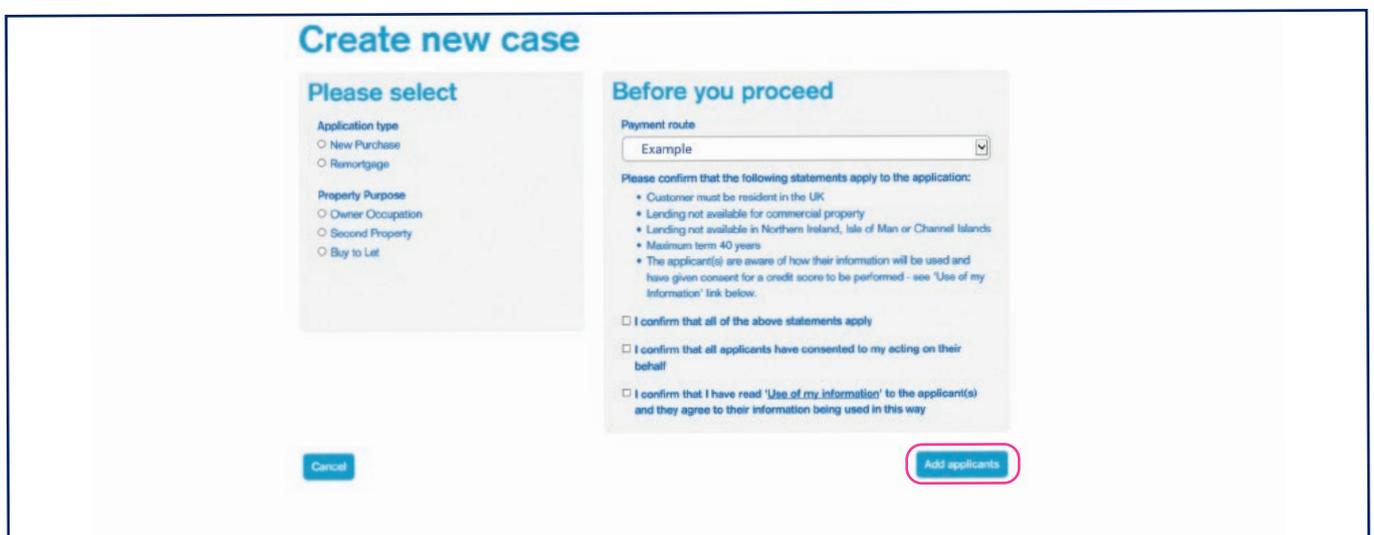
For second home applications or, where a second home is in the background for a Residential application we need to capture essential running costs. This includes council tax and utility bills, and should be keyed under the Household Expenditure: 'Second Home Running Cost' field on TSB Mortgage Pro.'



Adding applicants and selecting the purchase type

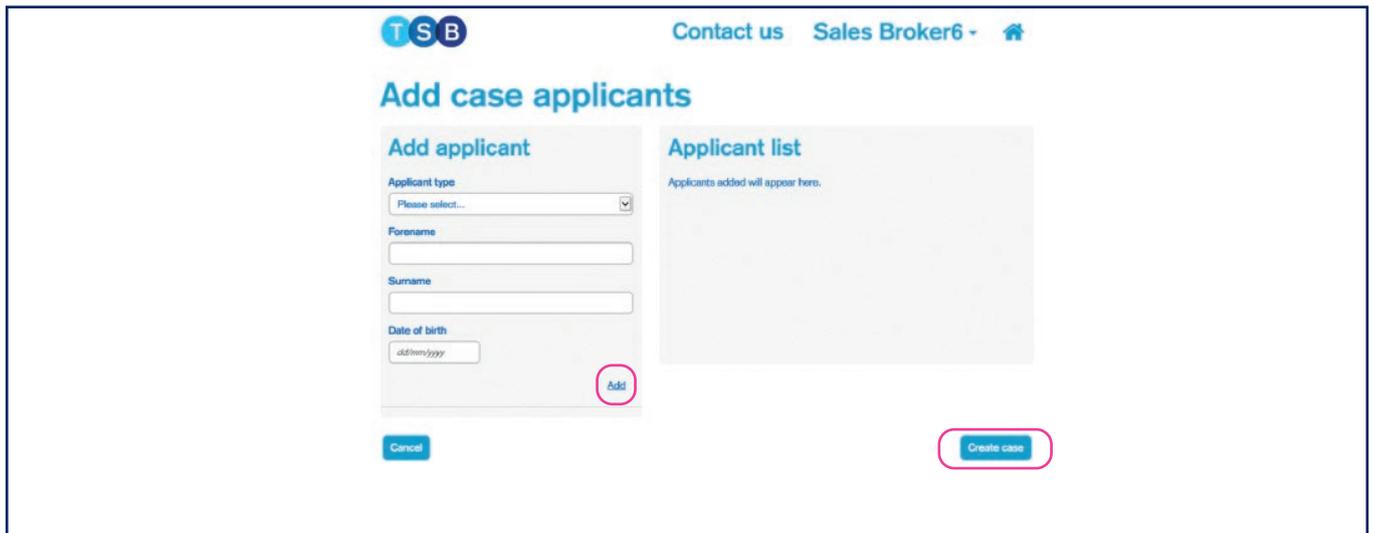
When creating a case, you'll need to provide details of the applicants and purchase type.

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



TSB Mortgage Pro: Hints and tips

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.



The screenshot shows the 'Add case applicants' interface. At the top left is the TSB logo. To the right are links for 'Contact us' and 'Sales Broker6' with a home icon. The main heading is 'Add case applicants'. Below this is a form titled 'Add applicant' with the following fields: 'Applicant type' (a dropdown menu with 'Please select...' and a downward arrow), 'Forename' (a text input field), 'Surname' (a text input field), and 'Date of birth' (a text input field with a placeholder 'dd/mm/yyyy'). A red circle highlights the 'Add' button at the bottom right of the form. Below the form is a 'Cancel' button. To the right of the form is an 'Applicant list' section with the text 'Applicants added will appear here.' and a large empty box. At the bottom right of the page is a 'Create case' button, also highlighted with a red circle.

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

Creating a porting application

If you want to port an existing mortgage, please call us on 0345 307 3355 (Option 3) before keying the application. Our TBDM team will then provide guidance on the next steps and process to follow.

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' form for self-employed partners. The form is titled 'Add employment income - self employed partner'. It includes fields for Occupation, Employer name, and Start date (Month and Year). There are three input fields for net profit: 'Projected net profit', 'Latest year net profit', and 'Previous year net profit', each with a pound sign and a decimal point. A note below these fields states 'Applicant share of the net profits of the partnership should be entered'. There are 'Cancel' and 'Save' buttons at the bottom.

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 for directors or shareholders. The form is titled 'Add employment income - director or shareholder greater than or equal to 25 percent share, or less than 25% with dividends'. It includes fields for Occupation, Employer name, and Start date. There are three input fields for projected gross profit: 'Projected gross profit for current trading year', 'Projected net profit', and 'Latest year net profit'. There is also a field for 'Applicant's % shareholding in company'. Below this is the 'Add salary and dividends' section, which has two columns of input fields: 'Current year projected gross salary' and 'Current year projected dividends', each with sub-fields for 'from latest financial year' and 'from previous year'. There are 'Cancel' and 'Save' buttons at the bottom.

Accountants and Employers References

Our Mortgage Application Processing team can now send an email to request accountant or employer references where required. If you include the correct email address within the 'Email address (optional)' field this may speed up the process. If a reference is required, please call 0345 307 3355 Option 2 and request this to be sent out.

However, for security reasons, completed references must continue to be returned by post direct from the Accountant/Employer.

Accountant details

Accountant details

Accountant firm name
Test Accountants

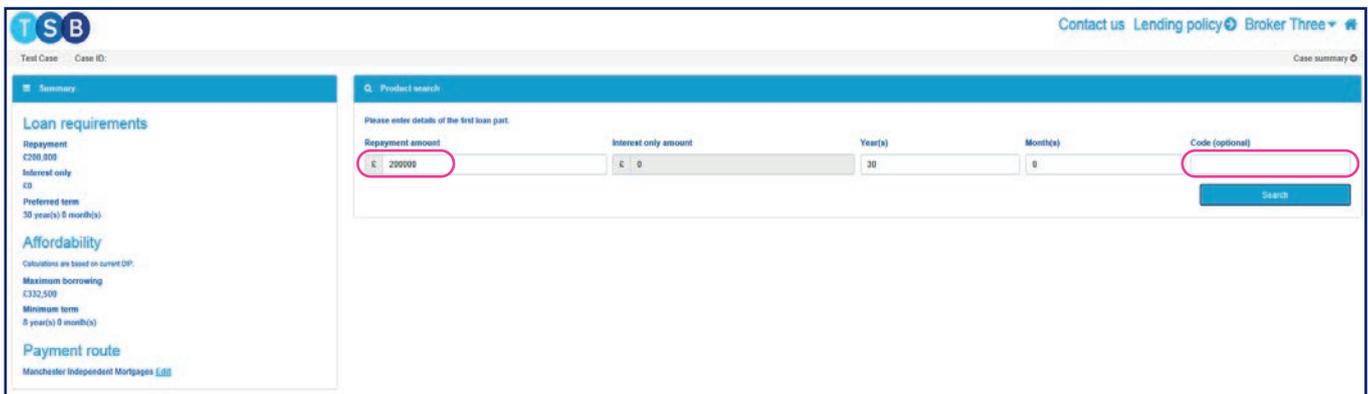
Telephone number (optional)
0700000000

Email address (optional)
M@Testaccountant@test.co.uk

Creating sub-accounts when selecting products

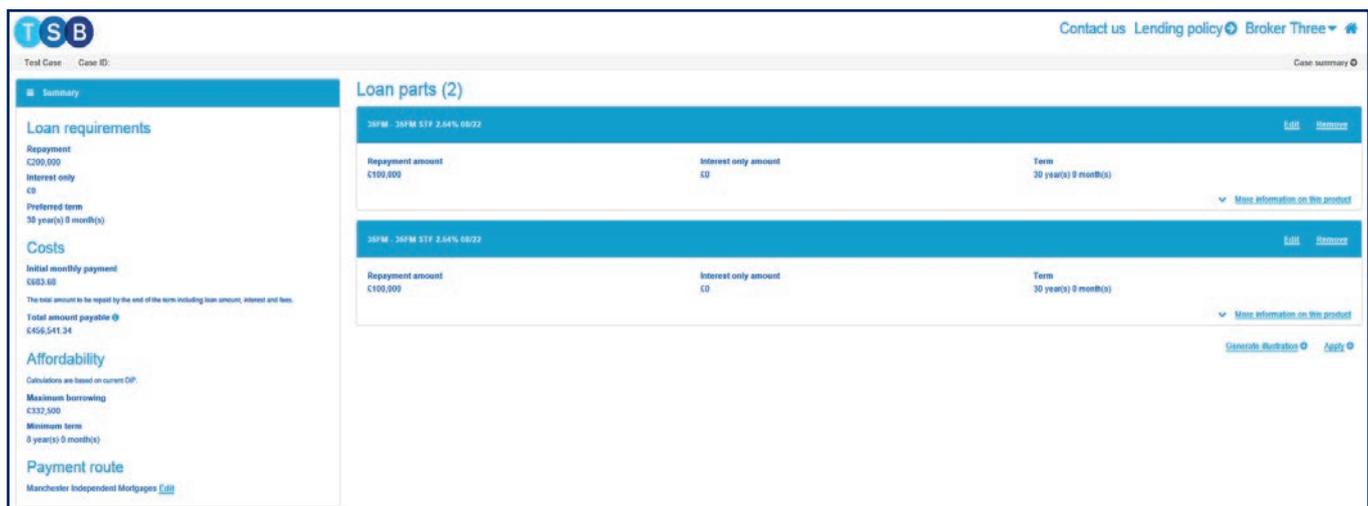
You can create sub-accounts when at the 'Select product' stage.

1. All you need to do is amend the value in the 'Repayment amount' or 'Interest only amount' boxes.



2. Input the details of the first part of the loan, then either input the Product code and click 'Search'. If the product is unknown, click 'Search'. The system will display all the products which are available to you. Click 'Select' on your desired product.

3. Repeat step 2 for any additional loan parts.



4. Next you have two options, either 'Generate Illustration' if you require a copy of the illustration before continuing or if you're happy with your selection click 'Apply'.

Assigning an Interest Only repayment strategy

When selecting 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.

At the Product Selection stage if the application is part Repayment and Interest Only then only enter Interest Only amount when allocating a Repayment Strategy. Repayment and Interest Only amounts should be entered on separate Sub-accounts.

1. Input the 'Interest only amount' then tick the box next to the Repayment strategy to assign this to the loan. You will have to provide details of the Repayment strategy in the DIP.
2. Next, either input the Product code and click 'Search' or if the product is unknown, click 'Search'. The system will display all the products which are available to you. Click 'Select' on your desired product.

The screenshot displays the TSB Mortgage Pro interface. The main area is titled 'Product search' and contains the following fields and options:

- Repayment amount:** £ 0
- Interest only amount:** £ 100,000
- Year(s):** 30
- Month(s):** 0
- Code (optional):** [Empty field]

Below the input fields, there is a section for selecting repayment strategies:

Please select one or more repayment strategies to be used to repay the interest only element of this loan part.

- £100,000 from Sale of second property (Buy to Let realised December 2050)

A 'Search' button is located at the bottom right of the search section.

The left sidebar shows 'Loan requirements' and 'Affordability' details:

- Loan requirements:** Repayment £100,000; Interest only £100,000; Preferred term 30 year(s) 0 month(s).
- Affordability:** Calculations are based on current OPI; Maximum borrowing £332,500.

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 is being repaid via sale of a second property:

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

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 Product fee to the loan

After selecting your product, you'll be taken to through the full mortgage. On the 'Advice, fees and 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 lists various sections, with 'Advice, fees & declaration' highlighted. The main content area is divided into three sections: 'Advice fee', 'Valuation & lender fees', and 'Declaration'. In the 'Valuation & lender fees' section, there is a table with columns for 'Fee', 'Amount', and 'Payment option'. The table contains one row for 'Product for 35CR FIE 4.14% 05/25' with an amount of '£995.00'. The 'Payment option' dropdown menu is set to 'Add to loan'. Below the table, it states 'The total of all fees to be paid at application is £9.00'. At the bottom right, there is a 'Submit application' button.

1. Selecting 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 once 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.

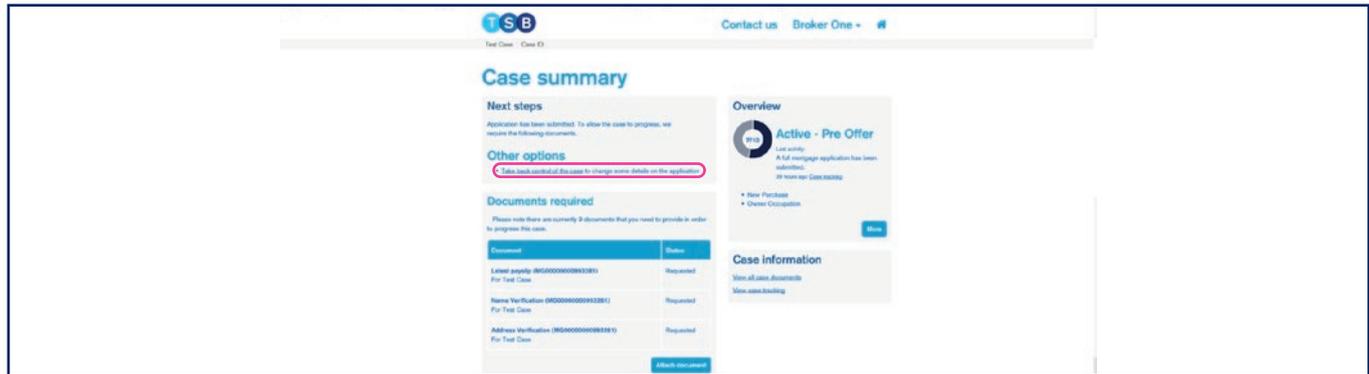
The screenshot shows the 'Advice, fees & declaration' page. In the 'Valuation & lender fees' section, the 'Payment option' dropdown menu for the 'Product for 35CR FIE 4.14% 05/25' is now set to 'By Credit/Debit Card'. The amount remains '£995.00'. Below the table, it states 'The total of all fees to be paid at application is £995.00'. 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.

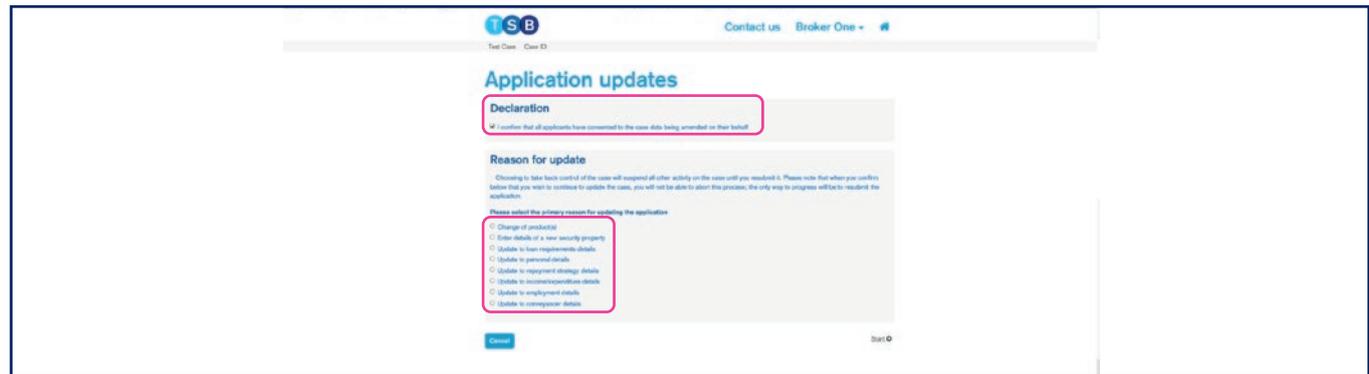
Taking back control of a case and resubmitting the case

To make an amendment to a submitted application:

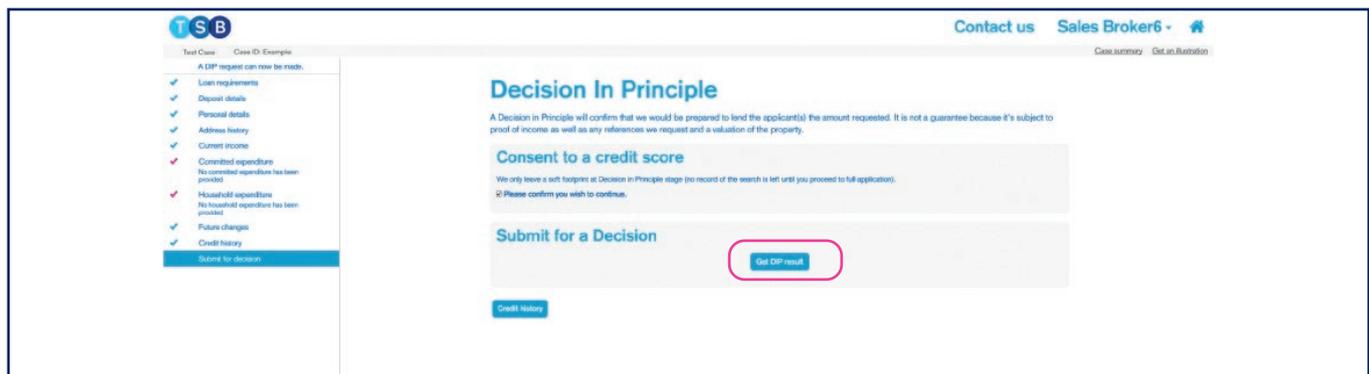
1. Click 'Take back control of the case' in the 'Case summary' page.



2. Confirm and check the declaration. Then 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.



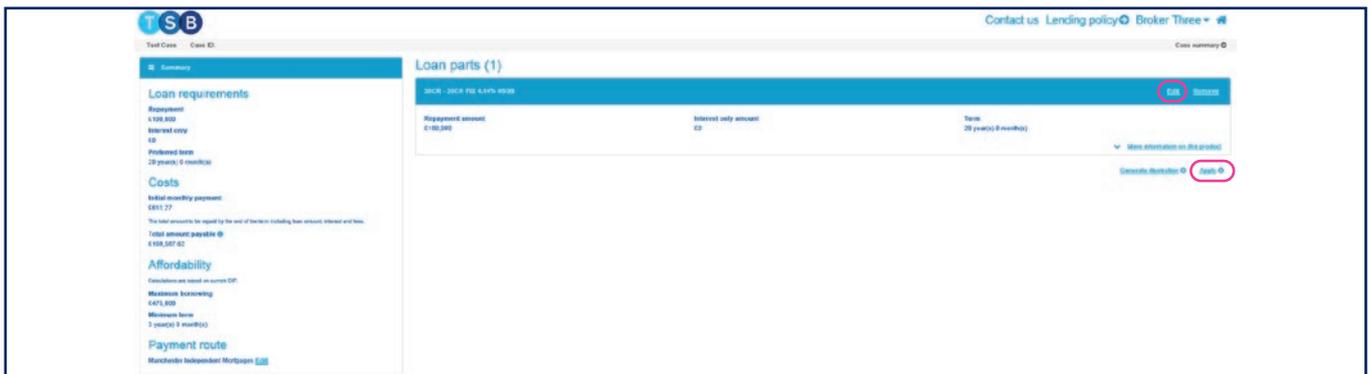
TSB Mortgage Pro: Hints and tips

5. Under Next Steps click 'Select a Product'. This will take you to the 'Product Selection' page which will display the product previously selected.

If you don't wish to amend the product selected, click 'Apply' to proceed.

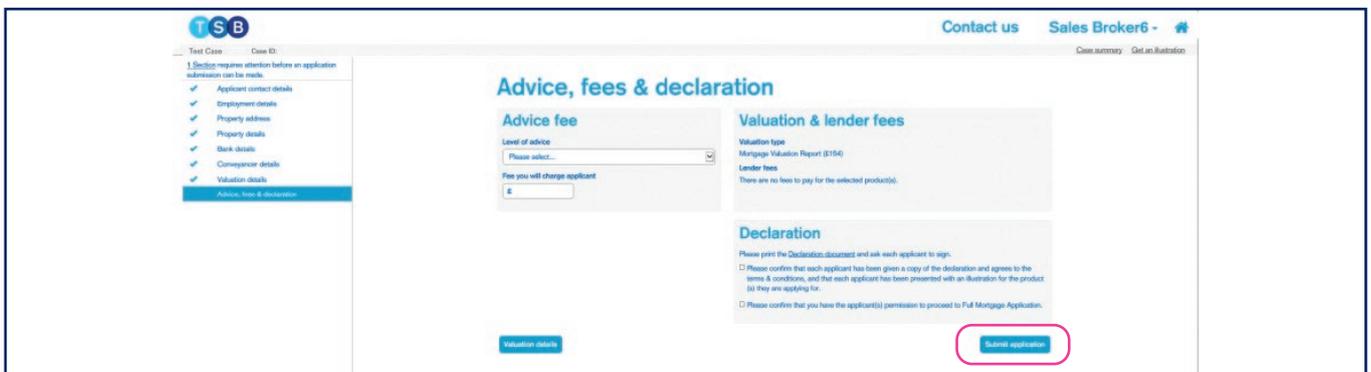
If you want to amend the current product selected click 'Edit', this will allow you to amend the current amounts allocated to the product as well as the term. If you want to amend the term, click 'Term Change'. If you want to amend the repayment/interest only amount, click 'Repayment Change'. Once you're happy with your amendments click 'Select'.

If you want to select a different product click 'Remove' on the current product selected. Input the details of the loan part and either input the Product code and click 'Search'. If the product is unknown, click 'Search'.



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.



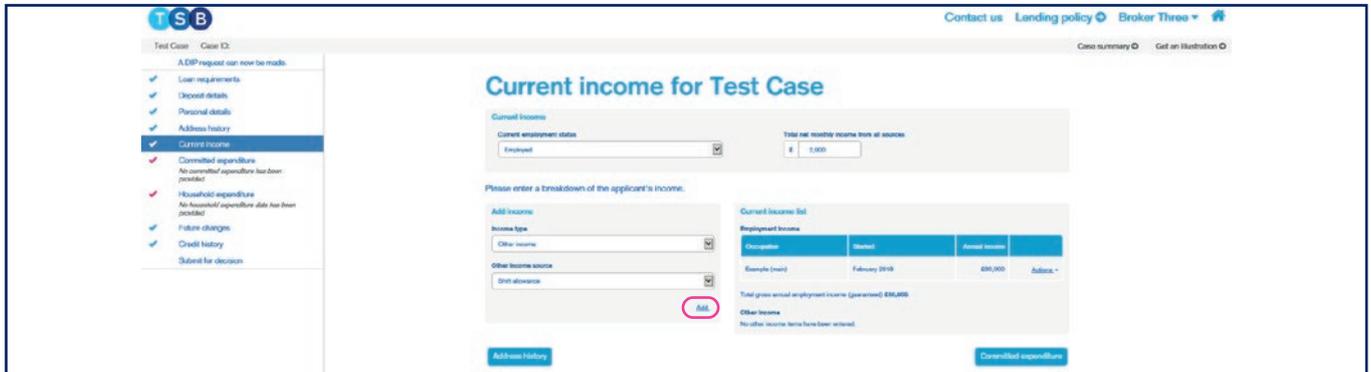
Conveyancer cancelled emails

When a 'Case Data Update' or a broker takes back control of an application to update the case summary details, the conveyancer details often drop off the application temporarily.

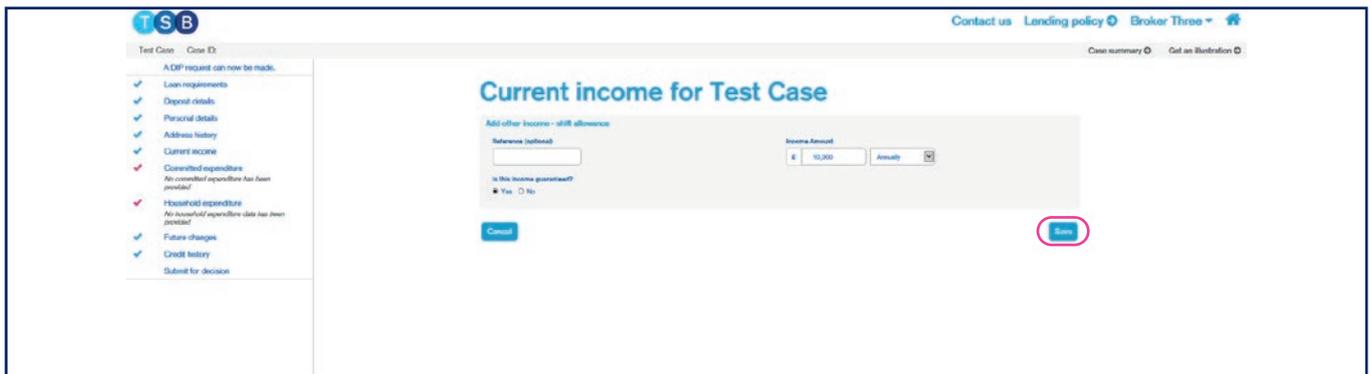
When this happens, Mortgage Pro sends an automated email confirming that the conveyancers have been cancelled. The conveyancer details will automatically re-allocate within 4 hours.

Keying Shift Allowance

To key shift allowance first select the income type as 'Other Income' and the other income source as 'Shift Allowance' from the dropdowns, then click 'Add'.



You'll then be prompted to key in a reference as well as the income amount and frequency. You'll also be asked 'is this Income guaranteed? Once you're happy with the information entered click 'Save'.



Rate Switch – Hints and Tips

Submitting a Rate Switch in advance

A Rate Switch application can be submitted up to four months before the current product is due to expire. This allows the customer to benefit from switching three full months before their product end date, without incurring any ERC's.

Securing Products

Mortgage Pro isn't designed to pre-book products so will only offer the following month as the next possible Rate Switch date. However, the Rate Switch offer is valid for 90 days. This means you could submit the application to secure the product but hold off sending in the declarations to delay the go-live date.

To secure a product the Rate Switch application must be fully submitted. If new products were to be released during this time, you would have to call Operations to cancel the application and start a new application to secure the new rate.

Cut-off date

For the switch to take effect at the start of the following month, the Rate Switch application and all required documents must be submitted at least seven days before the end of the month. If the application is submitted after the cut-off, the Rate Switch is likely to be pushed back to the next month.

Submitting signed declarations

Once the signed Rate Switch declarations have been uploaded to the system, the application will be considered complete and you won't be able to cancel the application.

Keying all applicants

When creating a Rate Switch application, you'll need to add all the applicants listed on the existing mortgage. The system requires all the applicants details to match the existing mortgage details exactly. If it doesn't, an error message will occur.

Also, when adding an applicant, if you copy and paste the account number from one applicant to another Mortgage Pro will automatically add an extra two digits, typically '01'.

Make sure you remove these digits when adding the other applicants.

Applicants with variations of titles

When creating a Rate Switch application for an applicant with more than one title or for a less common title then you may occasionally see an error when trying to create the application, for example Reverend-Doctor. This error may be being caused by a mismatch of titles between the customers Mortgage and our customer database. If you ever encounter this issue or anything similar, please call through to our Technical Helpdesk on 0345 307 3355 (Option 1) for assistance.

Application Status Glossary

Application Updates Decision in Principle – the application is still in your control and not yet fully submitted.

Active Pre Offer – the application has been submitted and is currently with our Mortgage Application Processing team.

Active Application Closed – the application has completed.

Active Rate Switch – a Rate Switch application has been created but not yet fully submitted.

Remodel Required – our underwriting team request a review/amendment to the application in line with their requirements.