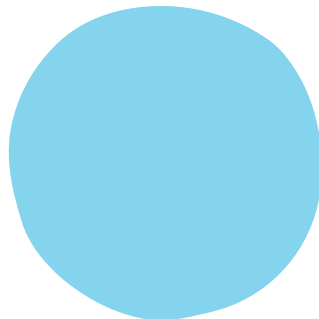




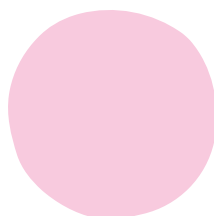
TSB Mortgage Pro

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 our Technical Support Team via your **regional case management team** (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 status indicators: Loan requirements, Personal details, Address history, Current income, Committed expenditure (with a pink tick), Household expenditure (with a pink tick), Future changes, Credit history, and Submit for decision. The main form is titled 'Add expenditure' and includes a 'Credit card' section with 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' field. 'Cancel' and 'Save' buttons are at the bottom.

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.'

The screenshot shows the 'Household expenditure' form in the TSB Mortgage Pro system. The form is titled 'Household expenditure' and includes a sub-header 'Please enter details of all monthly household expenditure.' The form is divided into two main sections: 'Property expenditure' and 'Other expenditure'. The 'Property expenditure' section includes fields for 'Service charge' and 'Ground rent', both with '£ 0' entered. The 'Other expenditure' section includes fields for 'Childcare', 'School or University fees', 'Other', 'Maintenance', and 'Tenancy/Rental on other property', all with '£ 0' entered. The 'Second home running costs' field is highlighted with a red circle and contains '£ 0'. A 'Future changes' button is visible at the bottom right. The TSB logo is in the top left, and 'Contact us Sales Broker8' is in the top right. A sidebar on the left contains a navigation menu with 'Household expenditure' selected.

Adding applicants and selecting the purchase type

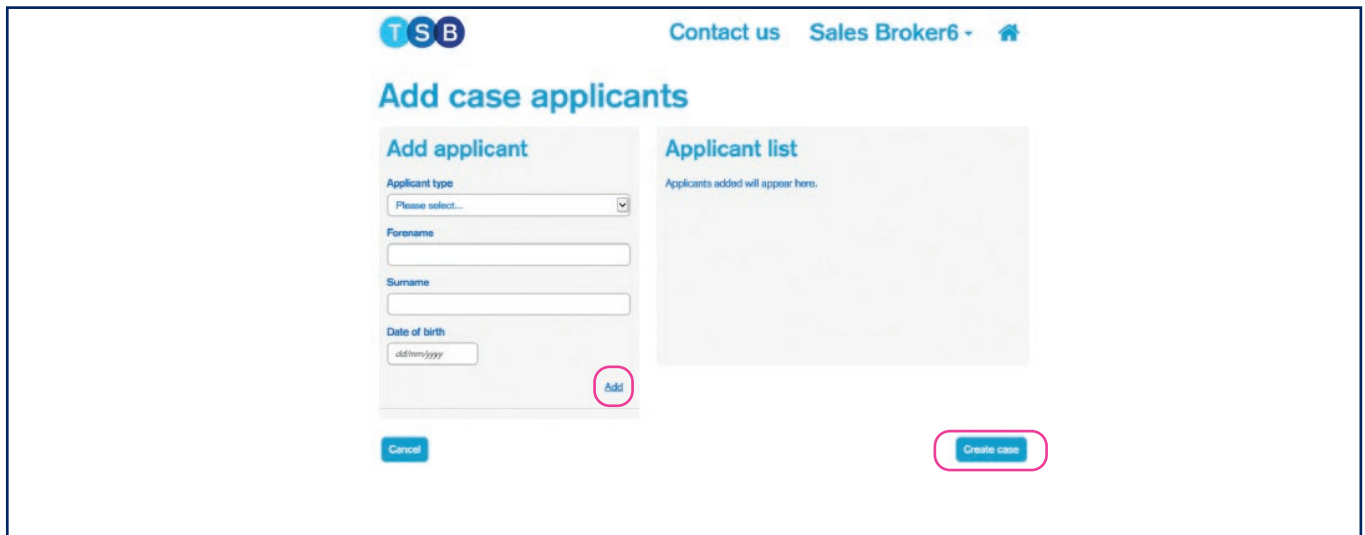
When creating a case, you'll need to provide details of the applicants and purchase type.

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

The screenshot shows the 'Create new case' form in the TSB Mortgage Pro system. The form is titled 'Create new case' and is divided into two main sections: 'Please select' and 'Before you proceed'. The 'Please select' section includes radio buttons for 'Application type' (New Purchase, Remortgage) and 'Property Purpose' (Owner Occupation, Second Property, Buy to Let). The 'Before you proceed' section includes a 'Payment route' dropdown menu with 'Example' selected. Below this, there is a list of statements to confirm, including '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', and 'Maximum term 40 years'. There are three checkboxes for confirmation: 'I confirm that all of the above statements apply', 'I confirm that all applicants have consented to my acting on their behalf', and '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'. A 'Cancel' button is at the bottom left, and an 'Add applicants' button is at the bottom right, 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. **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.

Keying Scotland Shared Equity – purchase price higher than the valuation

TSB will accept applications for Scotland Shared Equity Schemes.

- Open Market Shared Equity (OMSE)/LIFT, which helps people buy a home on the open market.
- New Supply Shared Equity (NSSE)/LIFT, which helps people buy a new-build home from a council or housing association.

Where the applicant is paying a purchase price higher than the property valuation ensure you:

- Key the actual valuation amount as the full purchase price in Mortgage Pro.
- Key the deposit based on this lower figure.
- Inform us of the actual purchase price and source of additional deposit – a gifted deposit letter should be supplied if applicable.

Creating a porting application

If you want to port an existing mortgage please contact our Telephone Business Development Managers via your regional case management team (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 screenshot shows the 'Current income for Test Case' form for self-employed partners. On the left is a navigation menu with sections like 'Loan requirements', 'Deposit details', 'Personal details', 'Address history', 'Current income', 'Committed expenditure', 'Household expenditure', 'Future changes', 'Credit history', and 'Submit for decision'. The main form area is titled 'Current income for Test Case' and 'Add employment income - self-employed partner'. It includes fields for 'Occupation', 'Employer name', 'Start date' (Month and Year), and 'Main Employment?' (Yes/No). On the right, there are three input fields for 'Projected net profit', 'Latest year net profit', and 'Previous year net profit', each with a pound sign and a zero. A note below these fields states 'Applicant share of the net profits of the partnership should be entered'. 'Cancel' and 'Save' buttons are at the bottom.

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 for directors or shareholders. The navigation menu is similar to the previous form. The main form area is titled 'Current income for Test Case' and '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', 'Start date' (Month and Year), and 'Main Employment?' (Yes/No). On the right, there are three input fields for 'Projected gross profit for current trading year', 'Projected net profit', and 'Latest year net profit', each with a pound sign and a zero. Below these is a field for 'Applicant's % shareholding in company' with a percentage sign. At the bottom, there is a section titled 'Add salary and dividends' with two columns of input fields: 'Current year projected gross salary', 'Salary from latest financial year', 'Salary from previous year', 'Current year projected dividends', 'Dividend from latest financial year', 'Dividend from previous year', and 'Dividend from year before last'. 'Cancel' and 'Save' buttons are 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, you can [download](#) the reference and forward it to the relevant party to be completed. However if you get any issues with this please contact our **regional case management team** (Option 2) and request this to be sent out.

Accountant details

Accountant details

Accountant firm name
Test Accountants

Telephone number (optional)
0700000000

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

Completed references can be returned by post or fax direct from the Accountant/Employer, or alternatively this can be returned to yourself and uploaded to the application. Please note that for security reasons, if a reference has been uploaded to the application by yourself our Mortgage Application Processing team will make an outbound call to the employer to validate the reference was completed by them.

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.

TSB Contact us Lending policy Broker Three Case summary

Test Case Case ID: Product search

Please enter details of the first loan part

Repayment amount	Interest only amount	Year(s)	Month(s)	Code (optional)
£ 200000	£ 0	30	0	

Search

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.

TSB Contact us Lending policy Broker Three Case summary

Test Case Case ID: Loan parts (2)

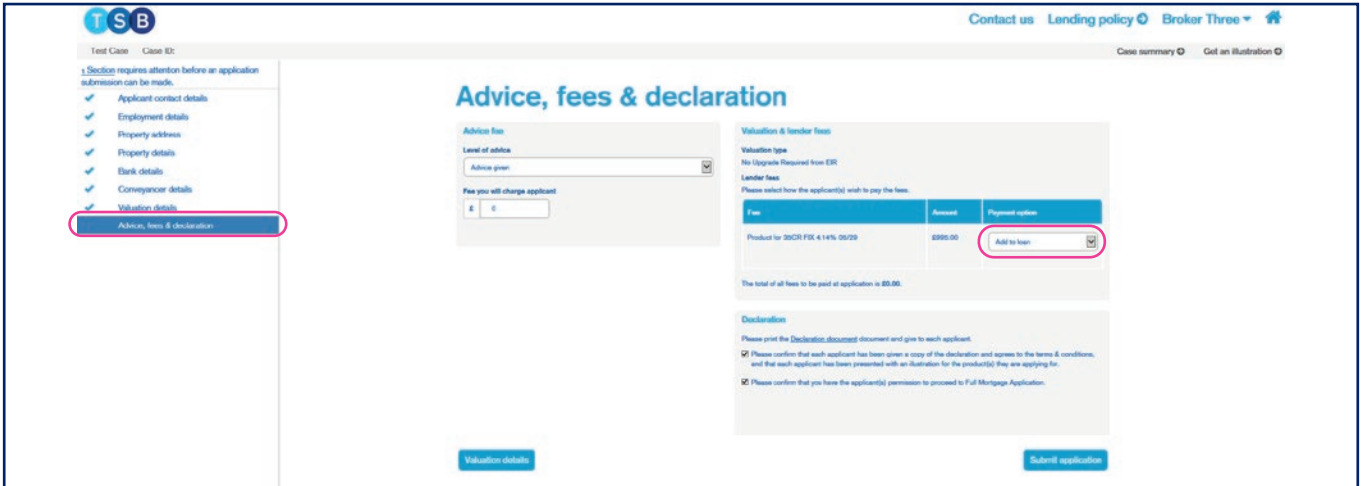
Repayment amount	Interest only amount	Term
£100,000	£0	30 year(s) 0 month(s)
£100,000	£0	30 year(s) 0 month(s)

Generate Illustration Apply

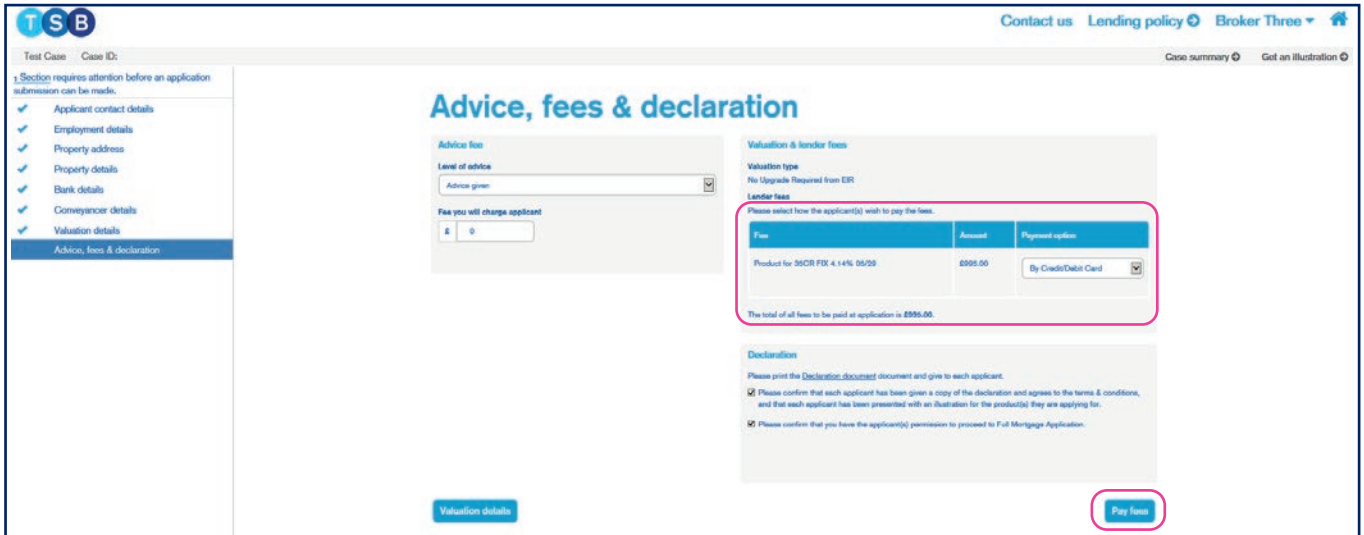
4. Next you have two options, either 'Generate Illustration' if you require a copy of the illustration before continuing or if you're happy with your selection click 'Apply'.

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.



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.



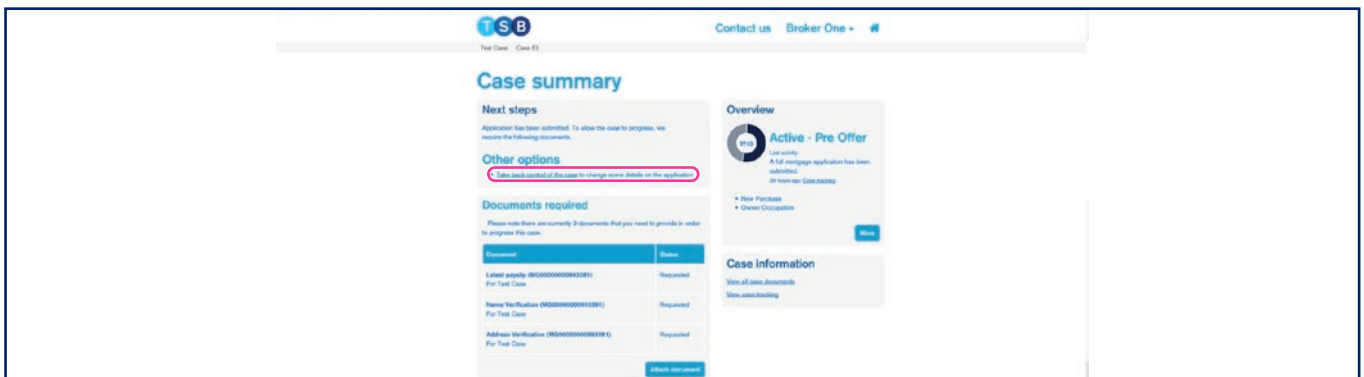
If there are no fees to pay, you'll see a 'Submit application' button. Click this to fully submit the application.



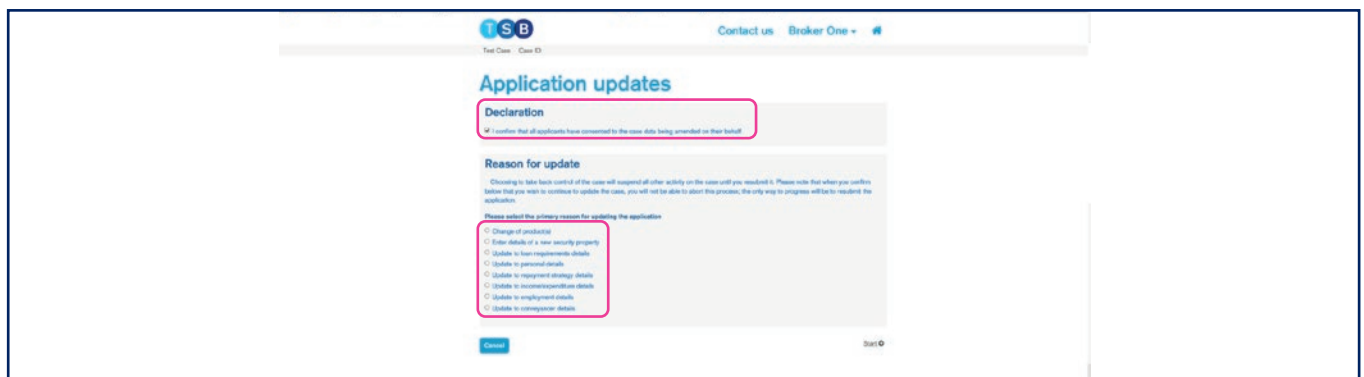
Taking back control of a case and resubmitting the case

To make an amendment to a submitted application:

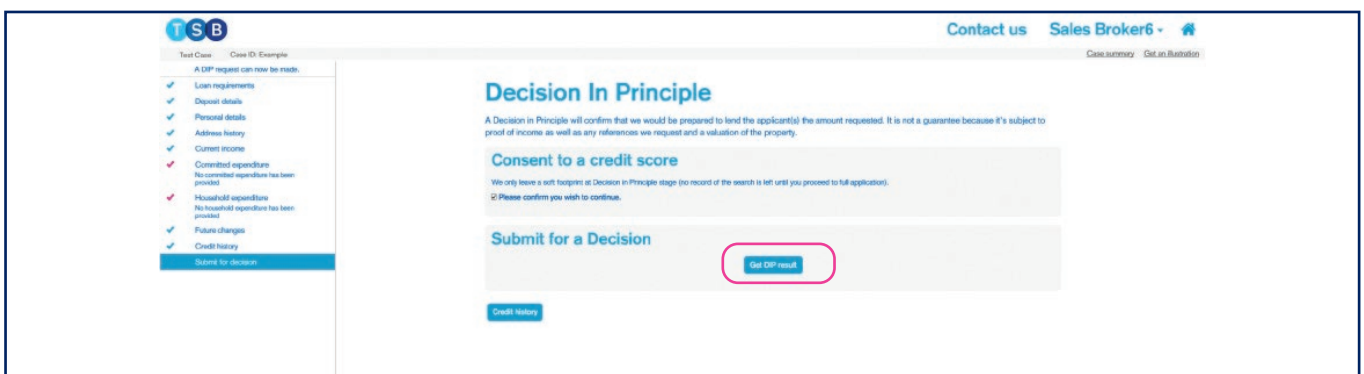
1. Click 'Take back control of the case' in the 'Case summary' page.



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.



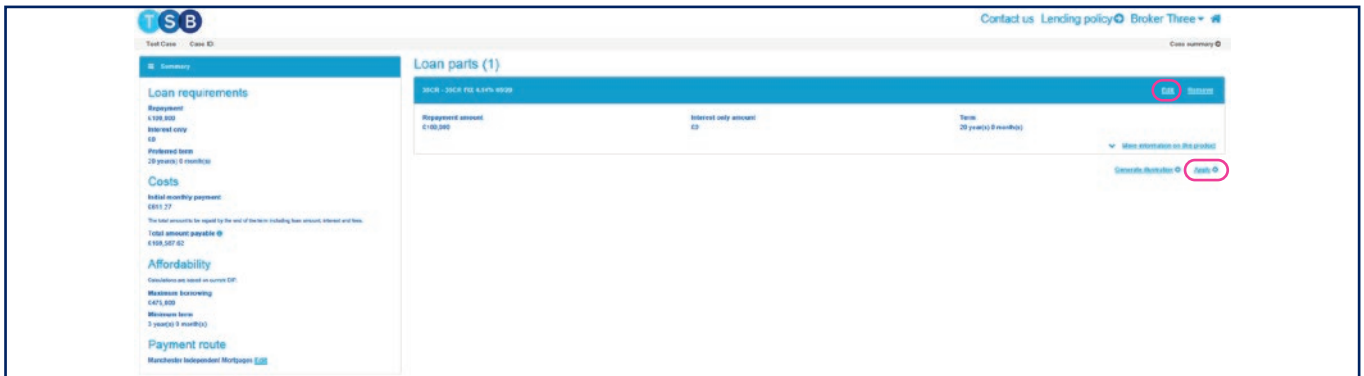
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5. Under Next Steps click 'Select a Product'. This will take you to the 'Product Selection' page which will display the product previously selected.

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

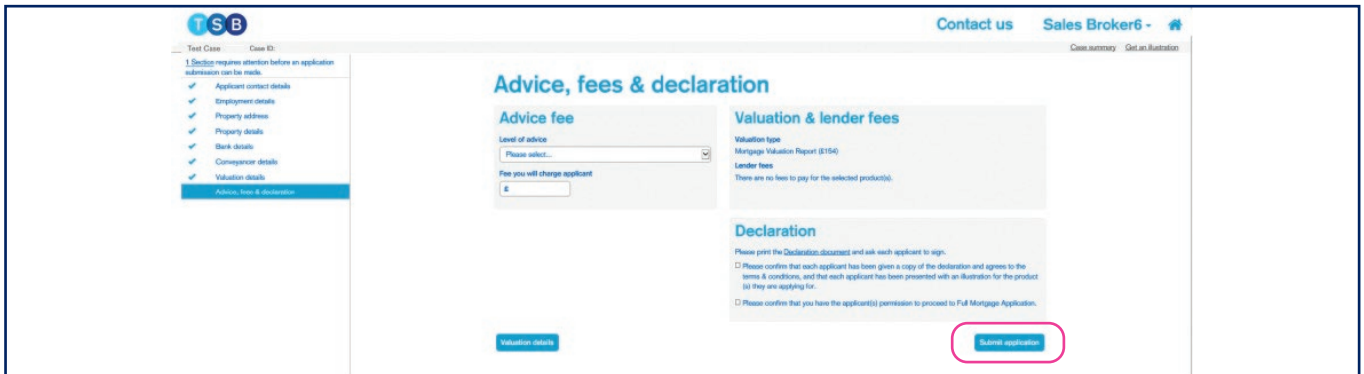
If you want to amend the current product selected click 'Edit', this will allow you to amend the current amounts allocated to the product as well as the term. If you want to amend the term, click 'Term Change'. If you want to amend the repayment/interest only amount, click 'Repayment Change'. Once you're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



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'.

The screenshot shows the 'Current income for Test Case' form. On the left is a navigation menu with 'Current Income' selected. The main form has a 'Current Income' section with 'Employment' selected for 'Current employment status' and '£ 2,000' for 'Total net monthly income from all sources'. Below this is a section to 'Please enter a breakdown of the applicant's income'. In the 'Add Income' section, 'Other Income' is selected for 'Income Type' and 'Shift Allowance' for 'Other Income Source'. The 'Add' button is circled in red. To the right is a 'Current Income Set' table with columns for 'Employment Income', 'Interest Income', and 'Other Income'. An example row shows 'Example (net)' for 'February 2018' with an amount of '£30,000' and an 'Add...' button. Below the table, it states 'Total gross annual employment income (Guaranteed) £36,000' and 'Other Income: No other income items have been entered.'

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'.

The screenshot shows the 'Current income for Test Case' form. The 'Add other income - shift allowance' section has 'Reference (optional)' and 'Income Amount' fields. The 'Income Amount' is set to '£ 10,000' and 'Frequency' is 'Annually'. The 'Is this income guaranteed?' question has 'Yes' selected. The 'Save' button is circled in red.

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.