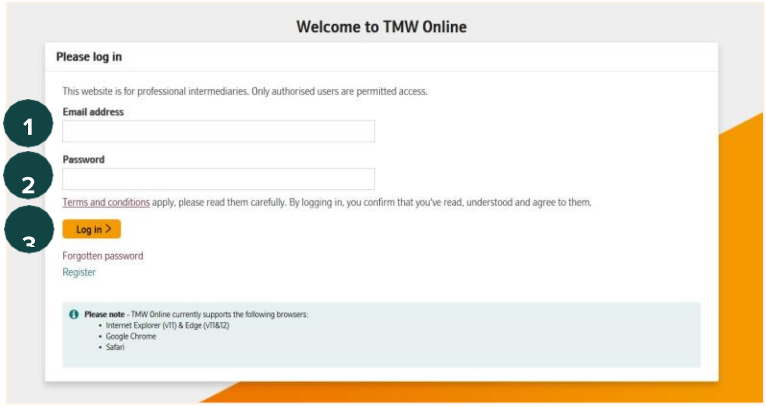
TMW Online Keying Guide

This guide will support you when submitting an application on TMW Online.

To visit specific sections of the guide, please select any of the following:

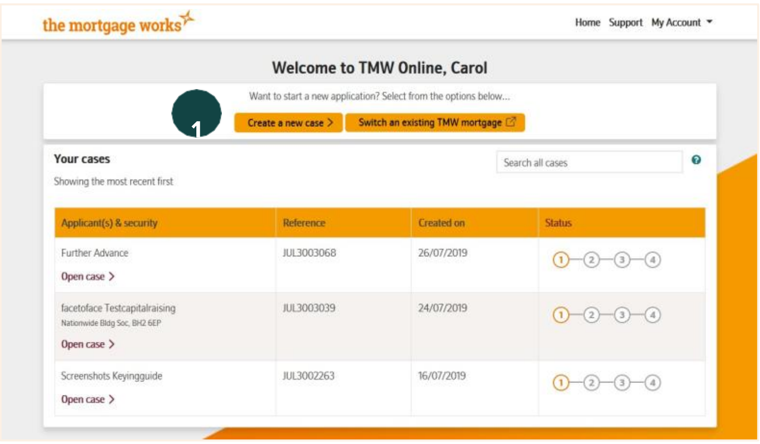
Contents

Log in

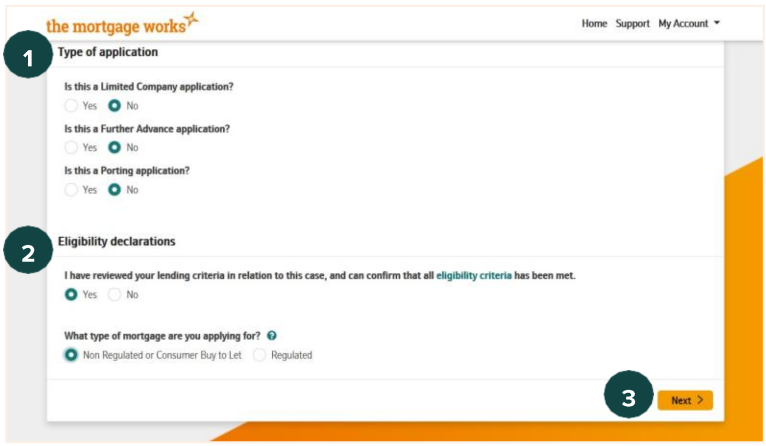


1. Enter your registered email address
2. Enter your password
3. Click Log-In

Create a case



1. Click 'Create a new case'

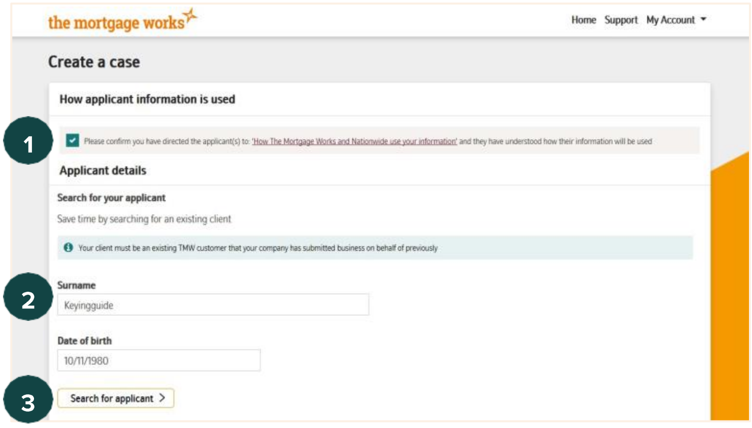


1. Answer the 'Type of application' questions
2. Answer the 'Eligibility declarations'
3. Click 'Next'

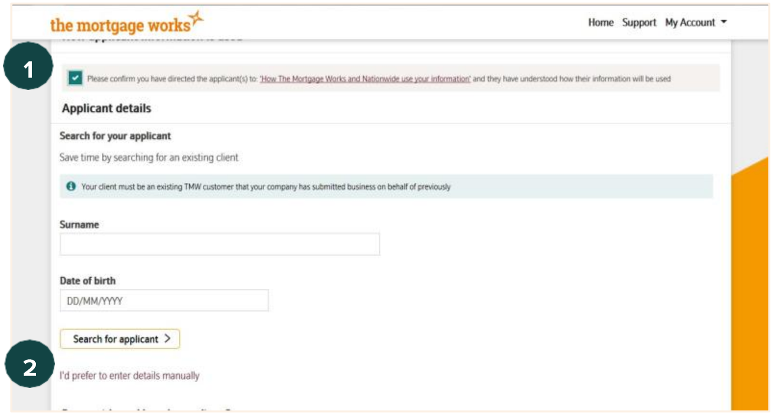
These screenshots are for a standard application, if you would like to see how to key a Limited Company, Porting or Further Advance application please see the relevant section of this guide.

There are two ways to enter applicant data to create a case:

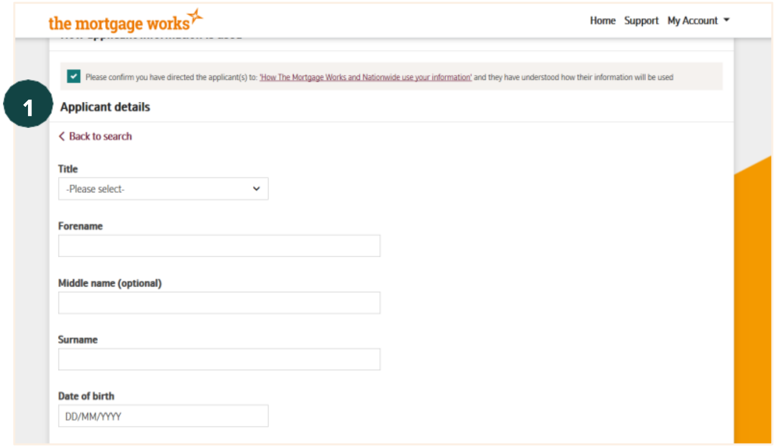
Option a) Search for an applicant your company has used before
Option b) Enter applicant data manually to create a new applicant



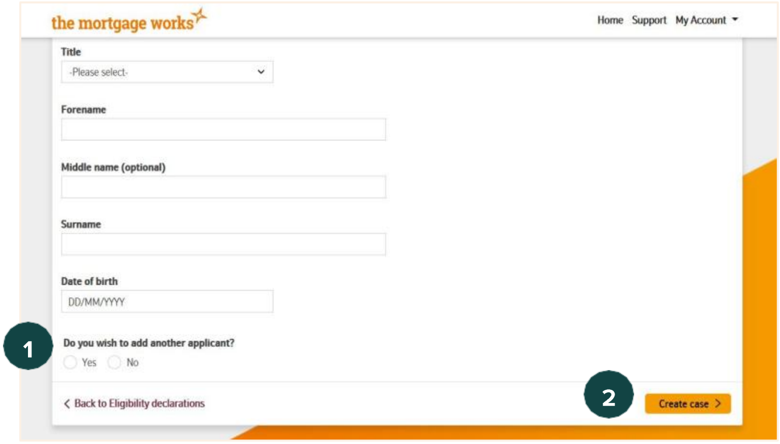
1. Confirm the applicants understand how their information will be used.
2. To search for an applicant your company has used before enter Surname and Date of birth.
3. Click 'Search for applicant' and select the correct applicant from the search results. Please note, the search results will display applicants used by the entire FCA number you are registered with.



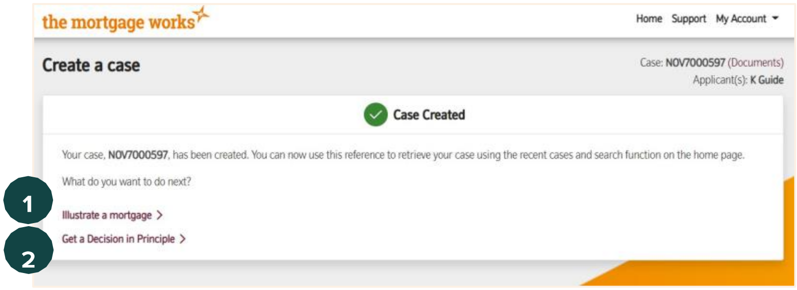
1. Confirm the applicants understand how their information will be used.
2. Click 'I'd prefer to enter details manually'



1. Enter applicant data:
   - Title
   - Forename
   - Middle name (If applicable)
   - Surname
   - Date of birth



1. Select if you want to add another applicant (if you answer yes, follow the above steps to add the second applicant).
2. Click 'Create case'



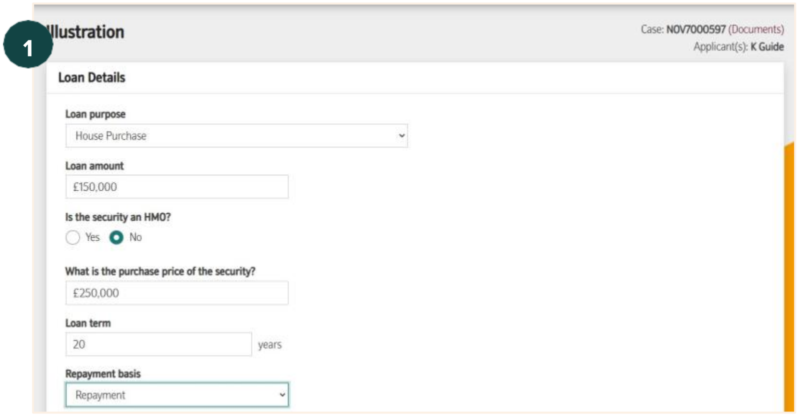
You will get confirmation that the case has been created. The DIP reference is shown on this screen.

Use the links to either:

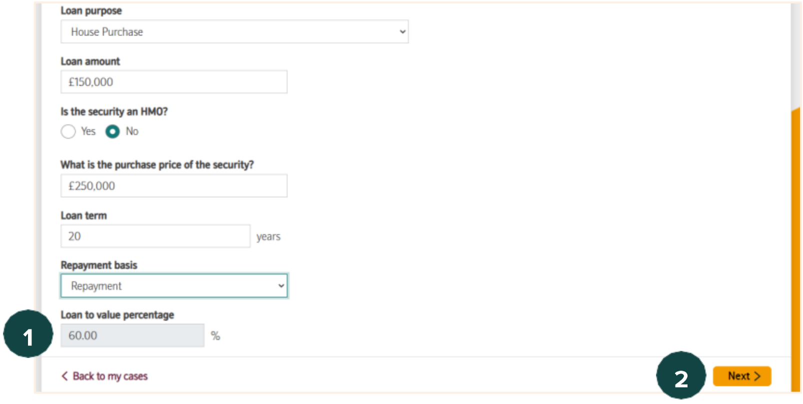
1. Illustrate a mortgage
2. Get a Decision in Principle

To return to contents click here

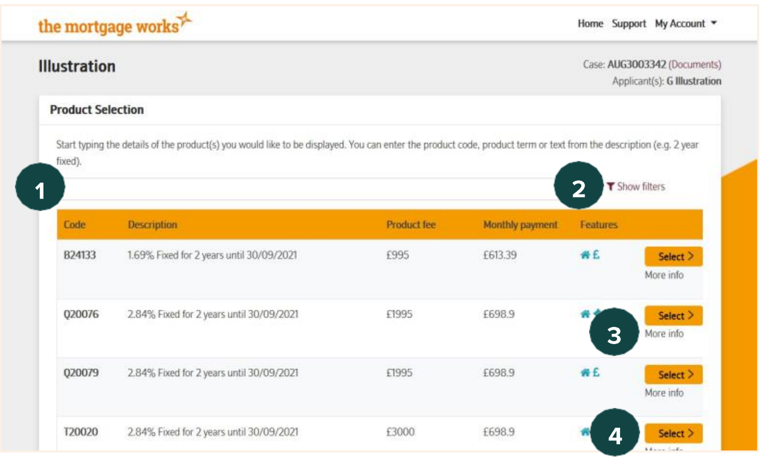
Illustration



1. Complete the loan details for the application:
   - Loan purpose
   - Loan amount
   - Is the security an HMO?
   - Purchase price
   - Loan Term
   - Repayment basis



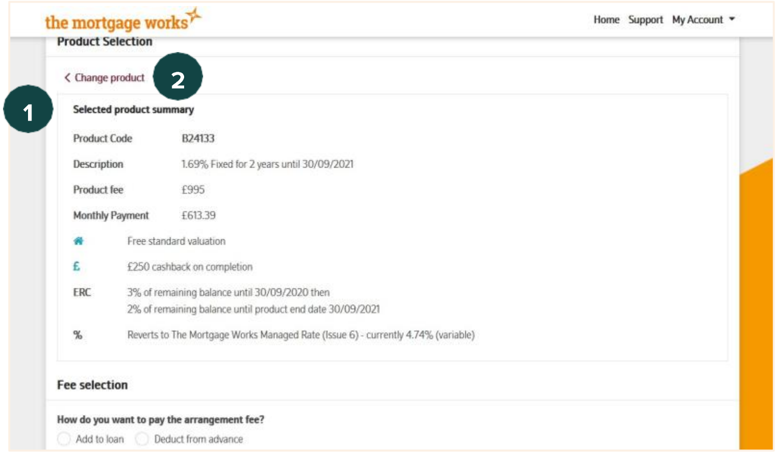
1. The LTV will calculate automatically
2. Click 'Next'



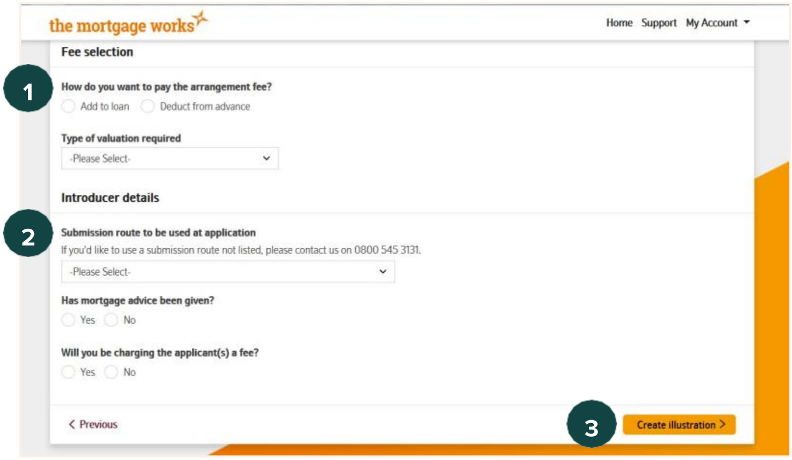
On the product selection page you will be presented with all available products for your application.

1. Use the search bar to find your product
2. You can also use filters to reduce the number of products you can select from
3. Click 'More info' to see more information about the individual products
4. Click 'Select' next to the product you would like to produce an illustration for.

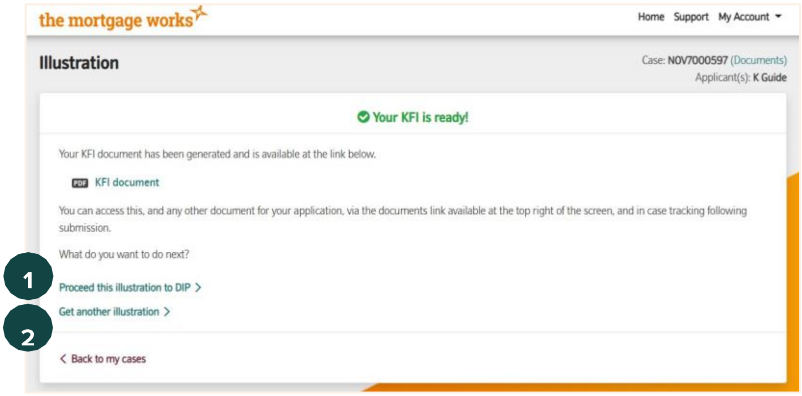
For Intermediary use only



1. A summary of your chosen product will be displayed.
2. 'Change product' will take you back to your list of products if you want to choose a different product



1. Answer questions detailing customer fees:
   - How will the arrangement fee be paid
   - Type of valuation
2. Answer questions about your business and applicant interactions:
   - Submission route to be used
   - Has mortgage advice been given
   - Will you be charging the applicant a fee?
3. Click 'Create illustration'



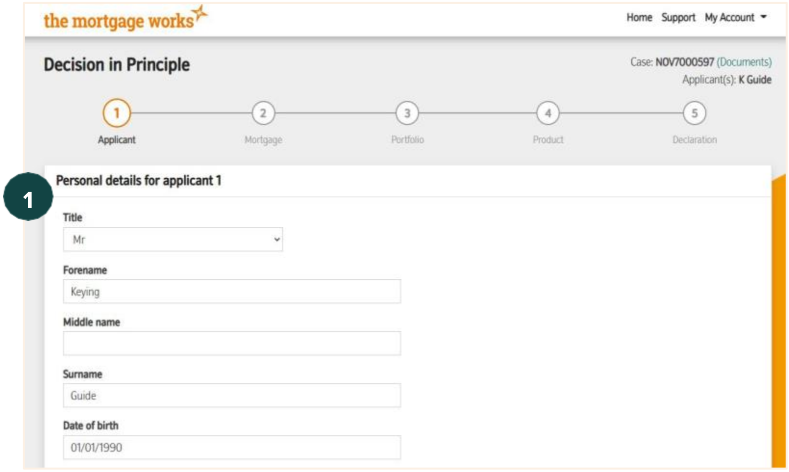
You will be presented with a link to open the produced illustration document.

From this page use the links to either:

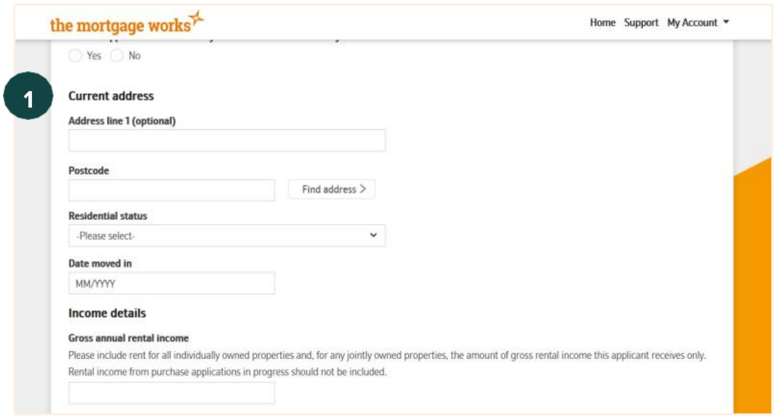
1. Proceed this illustration to DIP – This will take you through the DIP screens using the information used in this illustration
2. Get another illustration – This will take you through the screens required to get an illustration

To return to contents click here

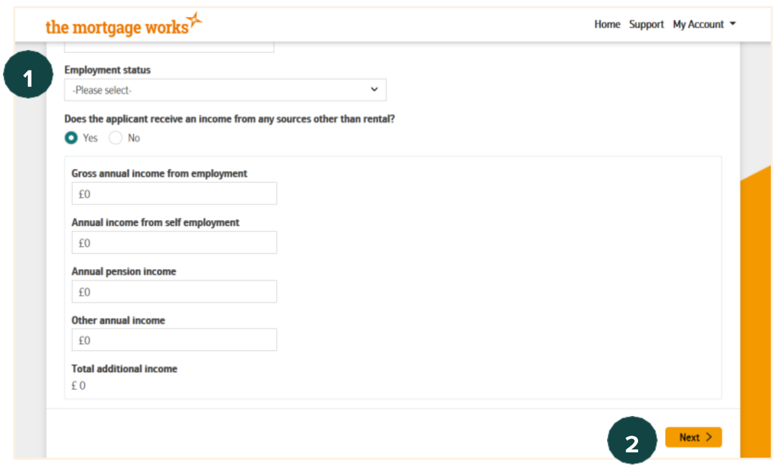
Decision in Principle



1. Complete all personal details for the applicant(s):
   - Title
   - Forename
   - Middle name (Optional)
   - Surname
   - Date of birth
   - Gender
   - Nationality
   - Dual nationality (You will be asked to select the second nationality if one is required)
   - Country of birth
   - Does the customer have a permanent right to reside in the UK?
   - Previous names



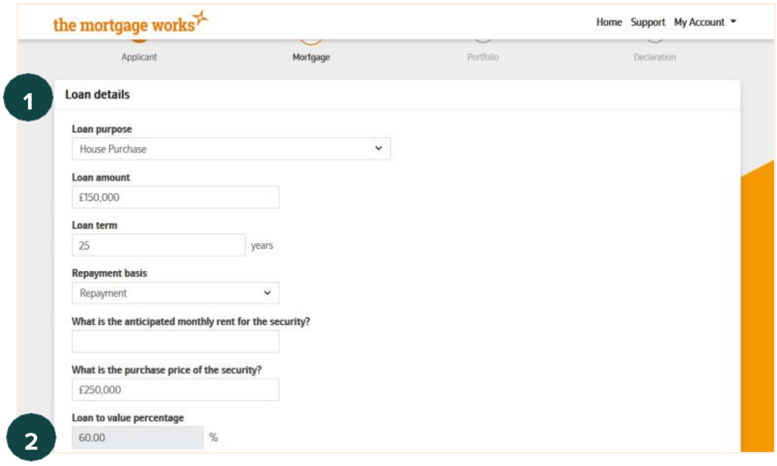
1. Complete the current address details for the applicant(s):
   - Full address
   - Postcode
   - Residential status
   - Date moved in (if this was less than 3 years go you will be asked to enter previous addresses; a minimum of three years UK address history is required)



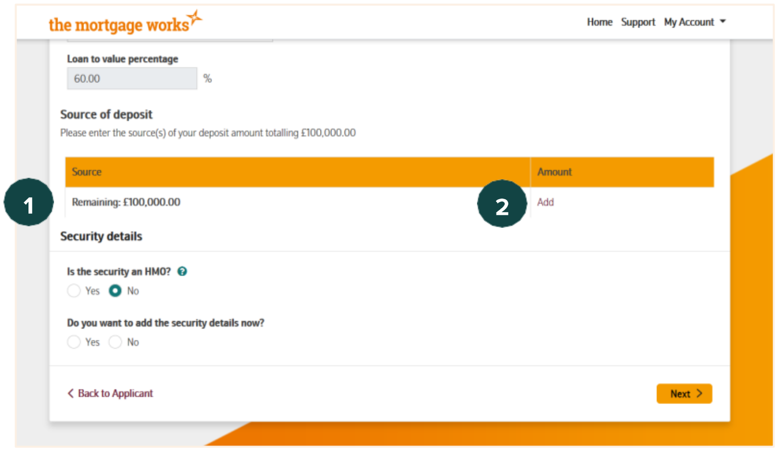
1. Answer the income questions for your applicant:
   - Gross annual rental income
   - Employment Status
   - Does the applicant receive income from any other sources
   - Amounts of other income (If required)

2. Click 'Next'

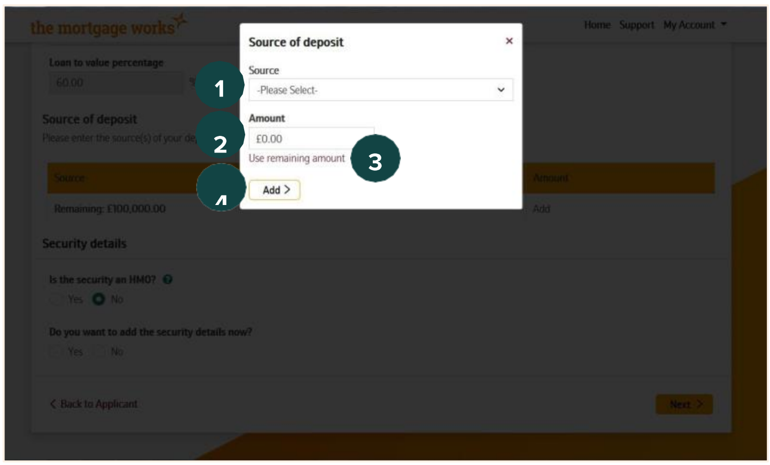
For Intermediary use only



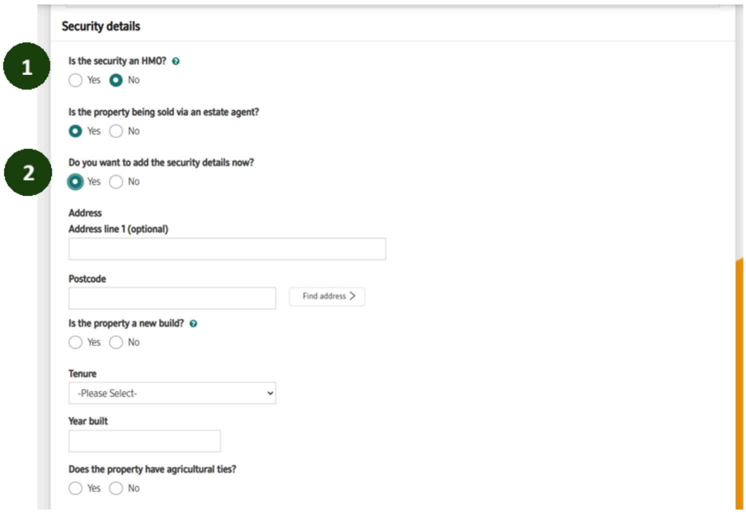
1. Answer the loan detail questions:
    - Loan purpose
    - Loan amount
    - Loan term
    - Repayment basis
    - Anticipated monthly rental income
    - Purchase price
2. The Loan to value should automatically calculate based on the information you have entered.



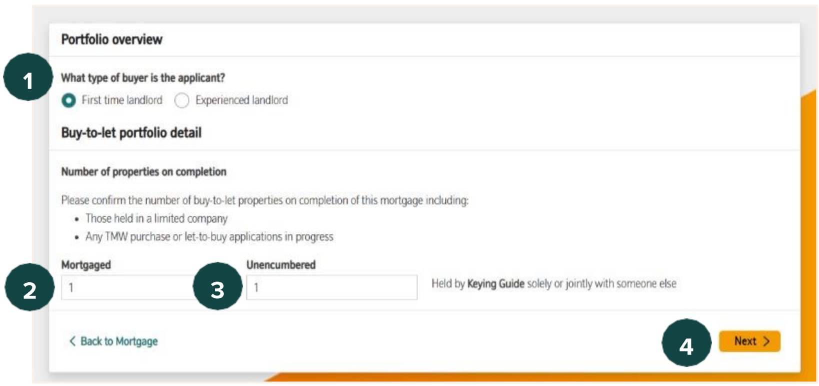
1. The amount of deposit required will be displayed, automatically calculated using the loan amount and purchase price.
2. Enter a source of deposit by clicking 'Add'. A separate window will open.



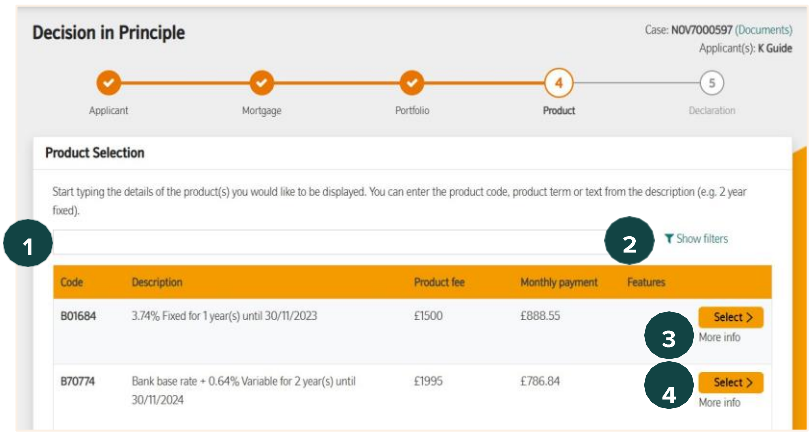
1. Use the drop-down box to choose the source of deposit.
2. Enter the amount from that source into the amount box.
3. Or, when adding additional sources, you can click 'Use remaining amount' to automatically populate the 'Amount' field with the remaining deposit still to be entered
4. Click 'Add' to input the deposit source into the table



1. Enter the security details:
    - Is the security an HMO
    - Is the property being sold via an estate agent? (If you answer no to this question, additional questions will open which need to be answered).
    - Do you want to add security details now?
      (Purchase applications only: if you are keying a remortgage application, you will have to enter security details here)
2. If you answer 'Yes' to entering the security details, you can enter the security address along with other details about the property. If you do not enter security details as part of the Decision in Principle, before proceeding to Full Mortgage Application you will need to enter these and the decision may change.

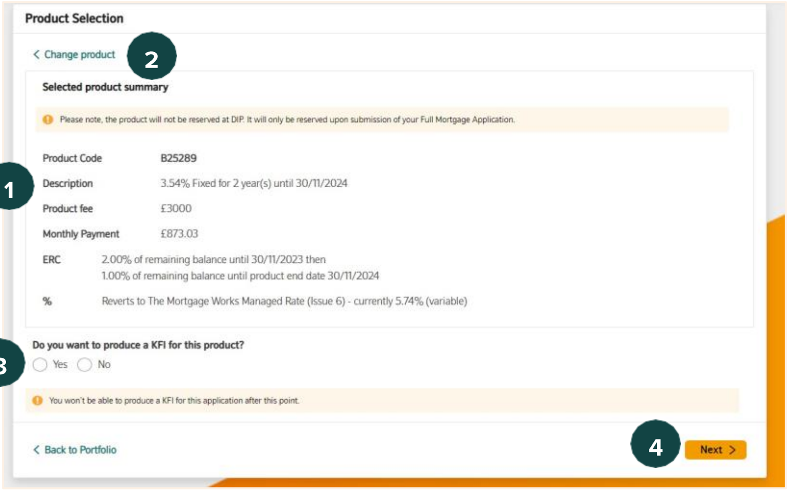


1. Answer the 'What type of buyer is your applicant' question
2. Enter the number of mortgaged buy to let properties held by the applicant here
3. Enter the number of unencumbered buy to let properties held by the applicant here
4. If 4 or more is entered into the mortgaged box, you will now be asked to enter the total estimated value and total secured borrowing within your applicant's portfolio. If not, click 'Next'.

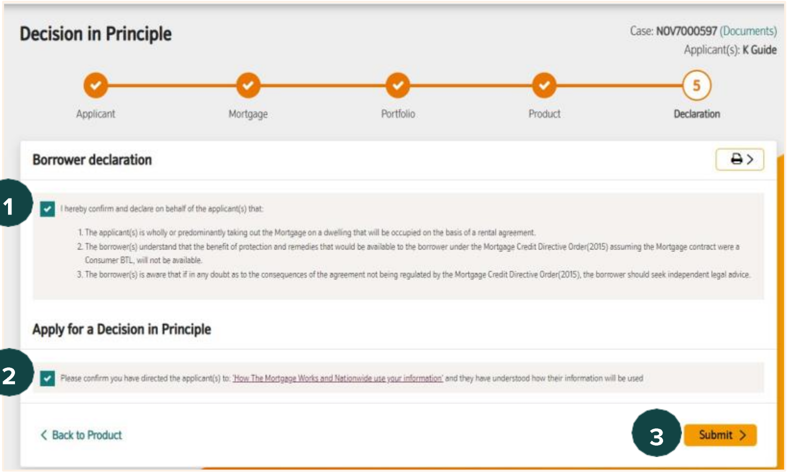


On the product selection page you will be shown all available products for your application.

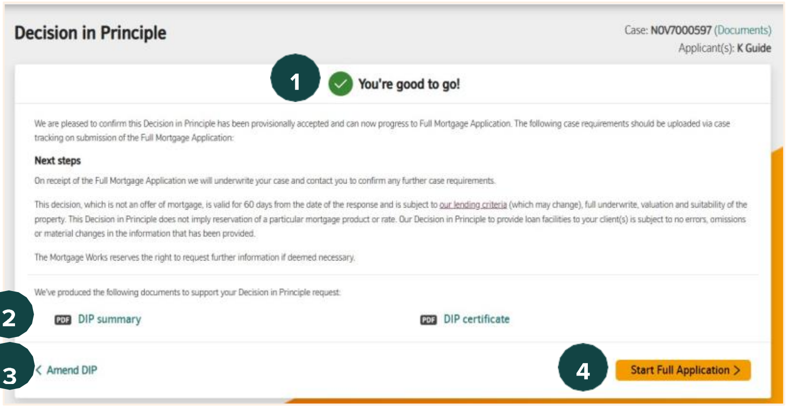
1. Use the search bar to find your product
2. You can also use filters to reduce the number of products you can select from
3. Click 'More info' to see more information about the individual products
4. Click 'Select' next to the product you would like to produce an illustration for.



1. A summary of your chosen product will be displayed.
2. ‘Change product’ will take you back to your list of products if you want to choose a different product
3. Answer the question to determine if a KFI is produced. Please note you will not be able to produce a KFI for this application after this point.
4. Click ‘Next’.



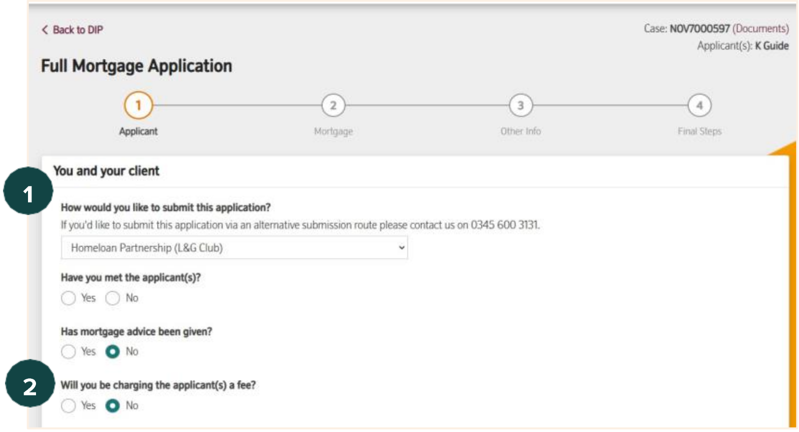
1. Read and tick to confirm the ‘Borrower declaration’ on behalf of your applicant
2. Read and tick to confirm the applicants understand how their information will be used
3. Click ‘Submit’ to apply for a Decision in Principle.



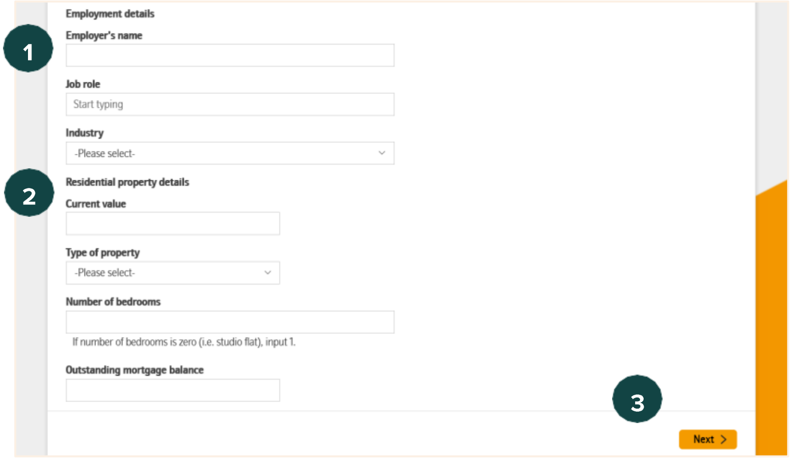
1. You will be given your decision at the top of the page
2. You can access the DIP summary document and DIP certificate document at the bottom of the page.
3. Click ‘Amend DIP’ to go back through the DIP screens
4. Or, you can go straight to the Full Application if security details were entered as part of the DIP. If they were not entered, you will only have the ‘Add Security Details’ option which will edit the DIP and take you to the relevant screen for these to be entered before it will allow you to proceed to full application.

To return to contents click here

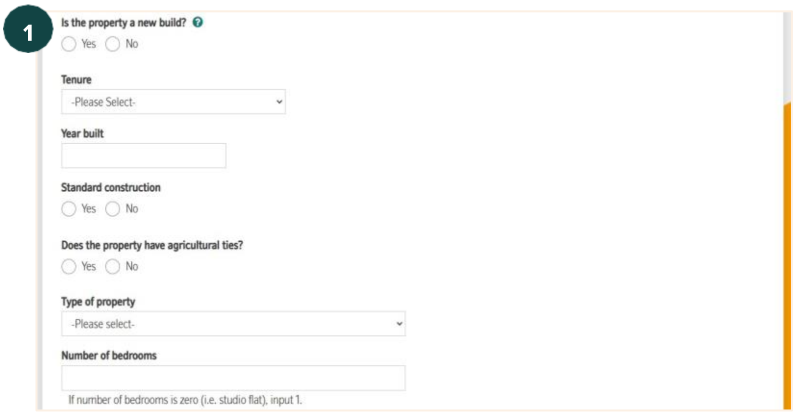
Full Mortgage Application



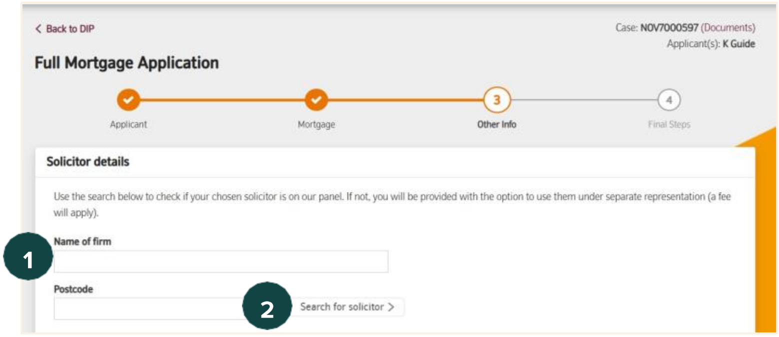
1. Select the submission route you are submitting this application through
2. Answer the questions about your clients and fees.



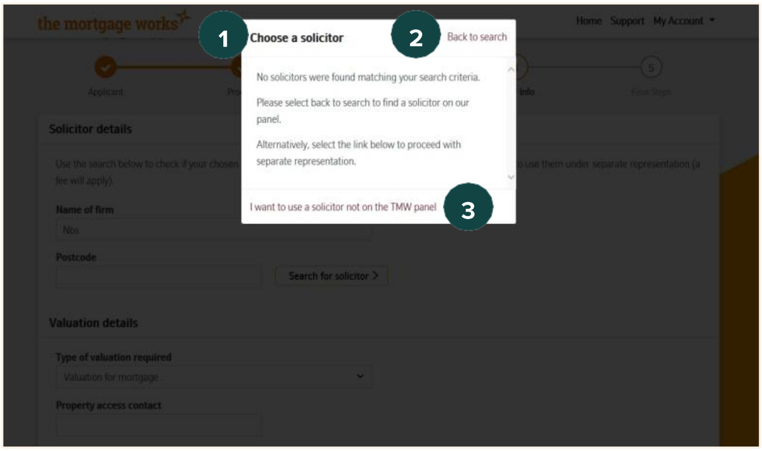
1. Answer additional questions about the applicants employment
2. Answer the questions about the applicants residential property
3. Click ‘Next’.



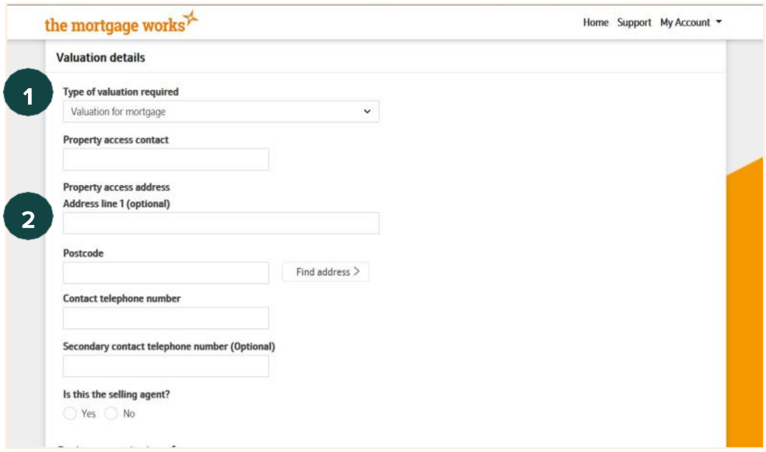
1. Answer additional questions about the security address.



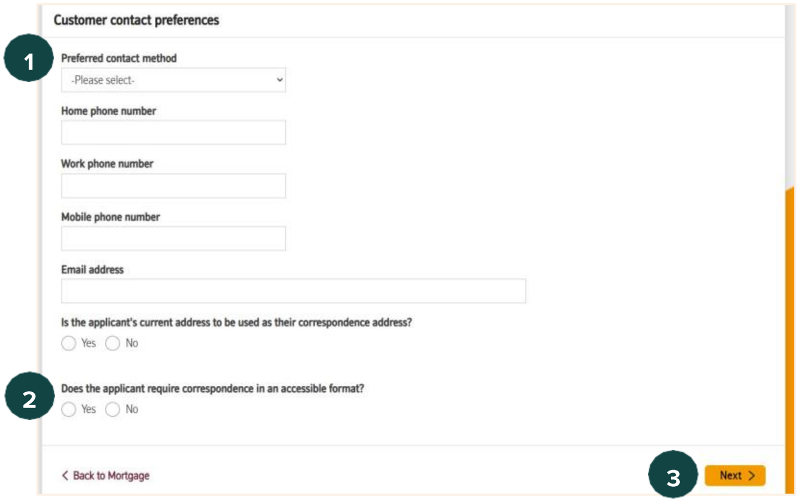
1. Enter name and postcode of solicitor firm
2. Click 'Search for solicitor'. A separate window will open with the search results.



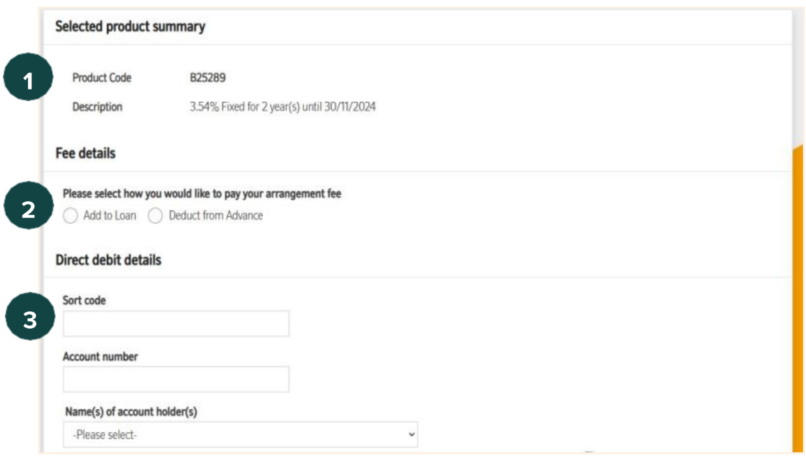
1. Click the solicitor the applicants wish to use. The information will be pulled through on to the previous page including address and contact details
2. Click 'Back to search' to change the search criteria and try again
3. If no search results are displayed, or the applicants wish to use a solicitor not on our panel, click here. You will then be able to enter the solicitor's information.



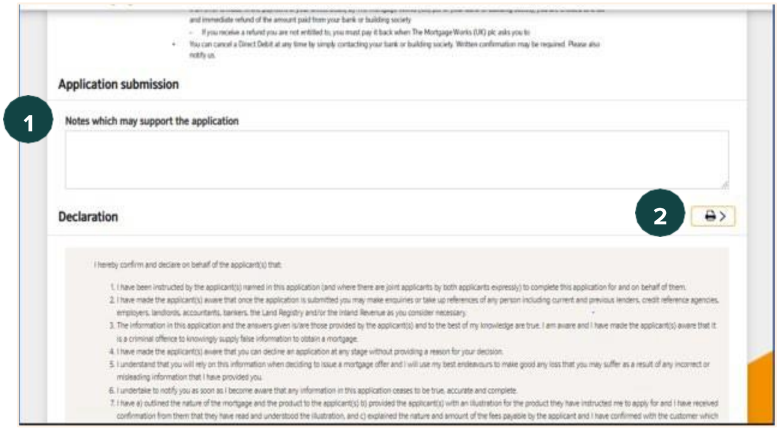
1. Select the type of valuation required
2. Enter property access details.



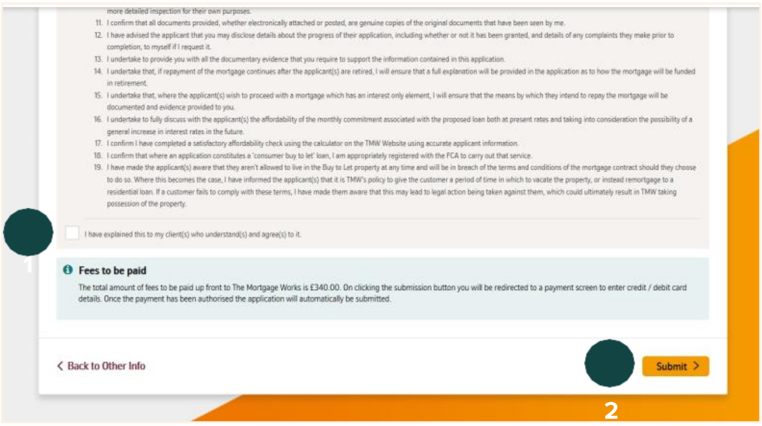
1. Answer questions about the customer's contact preferences
2. Select any accessible communication requirements
3. Click 'Next'.



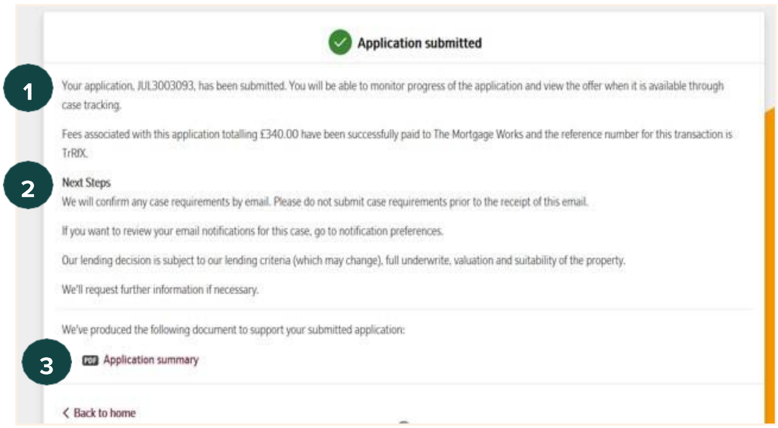
1. Summary of product selected
2. Confirm how you would like to pay the fee
3. Fill in Direct Debit details.



1. You have the opportunity here to enter notes which may support the application
2. You can print the declaration here if you need to.



1. Tick to confirm you have read and understood the declaration
2. Click ‘Submit’. This will direct you to payment screens where you will be prompted to enter payment card information to pay any applicable fees.



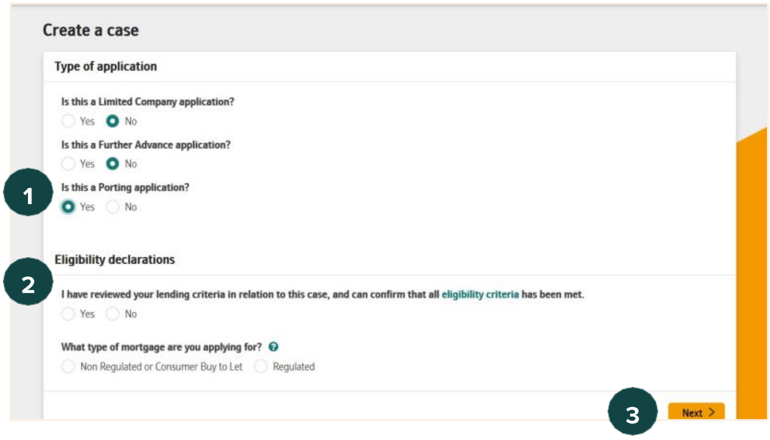
1. You will get confirmation that the application has been submitted
2. You will be advised of next steps
3. You can open the Application summary here, but can also find it in your case tracking.

To return to contents click here

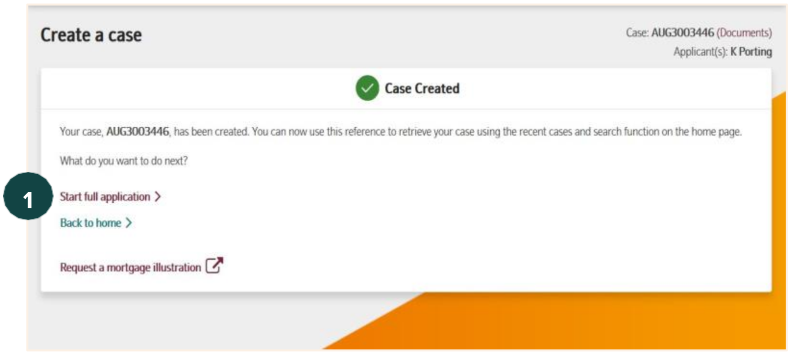
Porting Application

The following pages will show you the screens and questions specific to a porting application. For all other screens, please refer to the relevant section of this keying guide.

Create case



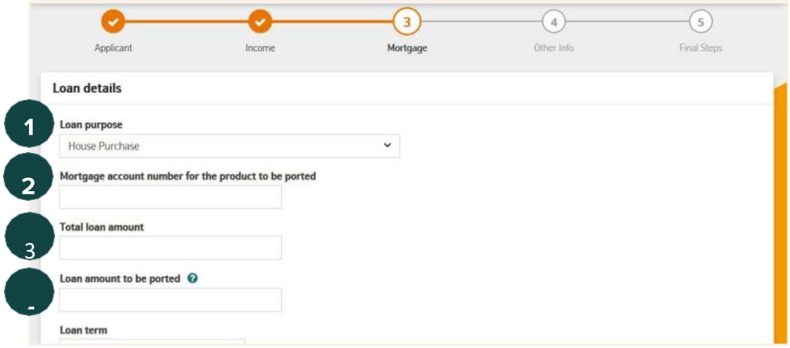
1. Answer the type of application questions, ensuring you select ‘Yes’ to the porting application question
2. Answer the eligibility declarations
3. Click ‘Next’.



You cannot complete a Decision in Principle for a porting application, you need to go straight into the full application.

1. Click ‘Start full application’.

Full Application



1. Select Loan purpose
2. Enter Mortgage account number
3. Enter loan amount
4. Enter loan amount to be ported.

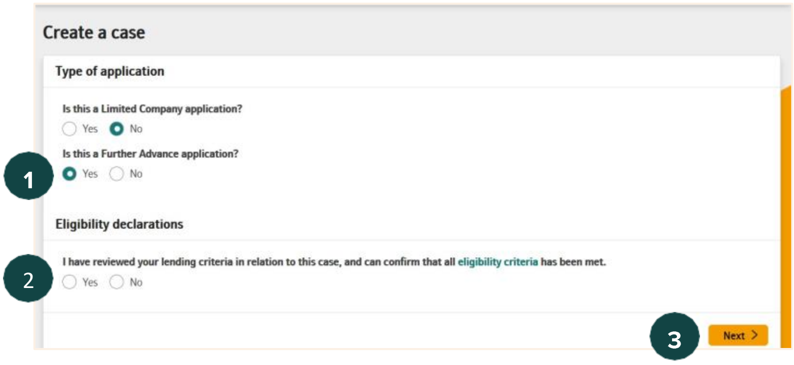
Continue completing the full application process and submit.

Click here to return to contents

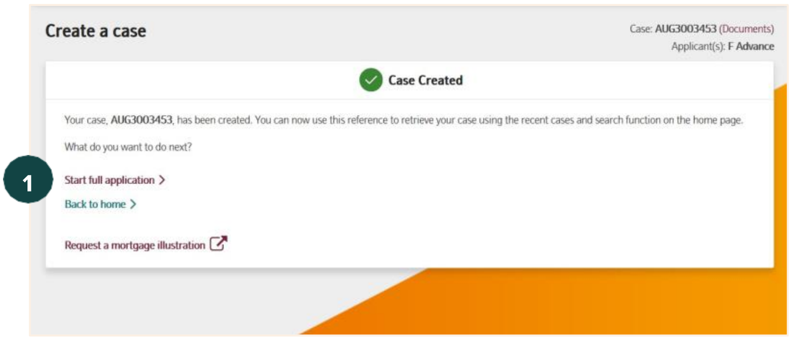
Further Advance Application

The following pages will show you the screens and questions specific to a further advance application. For all other screens, please refer to the relevant section of this keying guide.

Create case



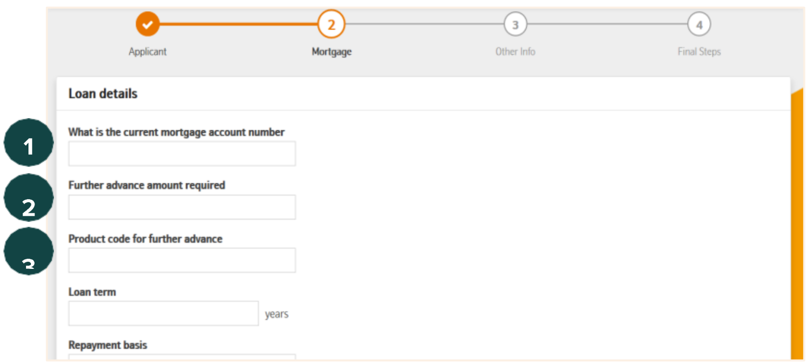
1. Answer the type of application questions, ensuring you select ‘Yes’ to the Further Advance application question
2. Answer the eligibility declarations
3. Click ‘Next’.



You cannot complete a Decision in Principle for a further advance application, you need to go straight into the full application.

1. Click ‘Start full application’.

Full Application



1. Enter current mortgage account number
2. Enter further advance amount required
3. Enter product code for further advance

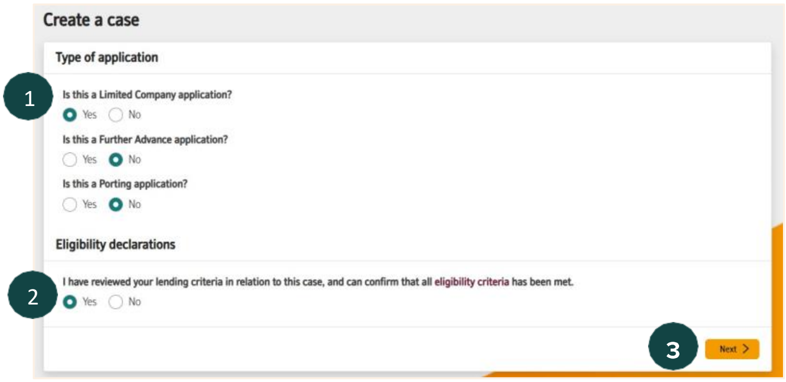
   Continue completing the full application process and submit.

Click here to return to contents

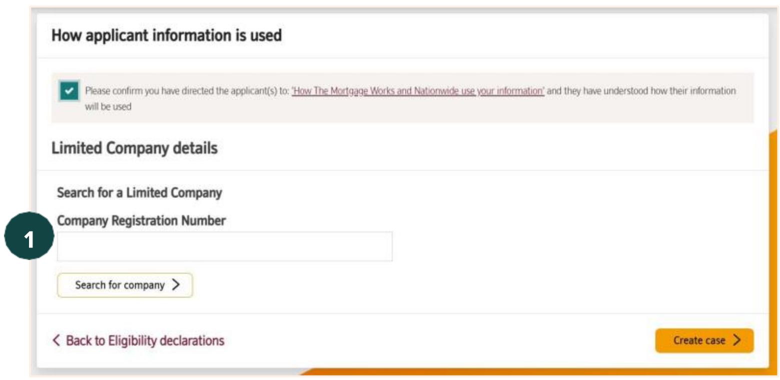
Limited Company Application

The following pages will show you the screens and questions specific to a Limited Company application. For all other screens, please refer to the relevant section of this keying guide.

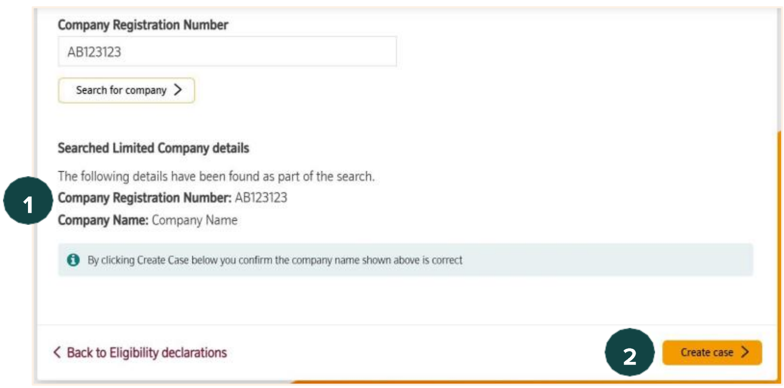
Create case



1. Answer the ‘Type of application’ questions ensuring you select ‘yes’ to the Limited Company application
2. Confirm the eligibility declarations
3. Click ‘Next’.



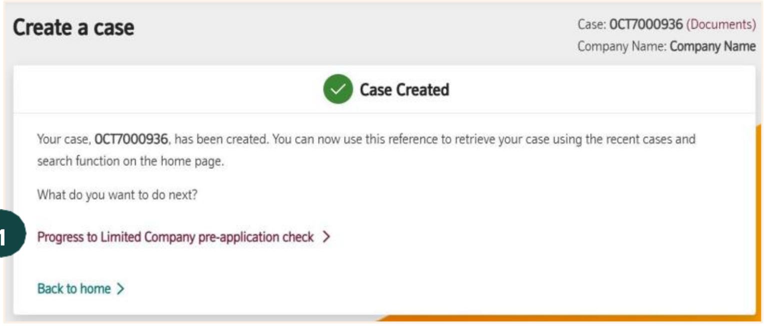
1. Search for the Limited Company by entering the 8-digit Company Registration Number.



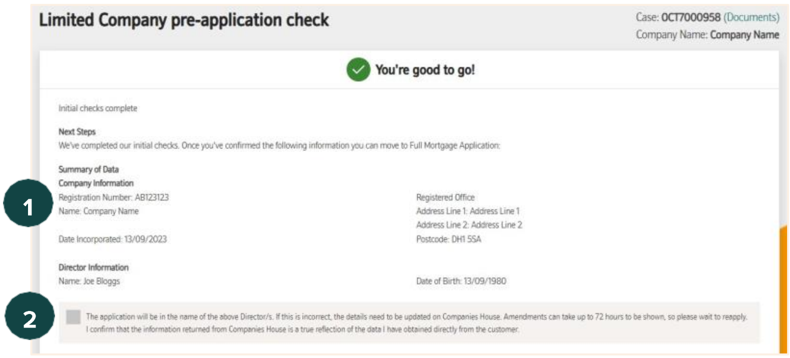
1. The Company Registration Number and Company Name will display. Check and ensure they are correct.
2. Click ‘Create case’.

Click here to return to contents

Limited Company Pre - Application check



1. Once the case has been created, click on the link to progress to the Pre-Application check.



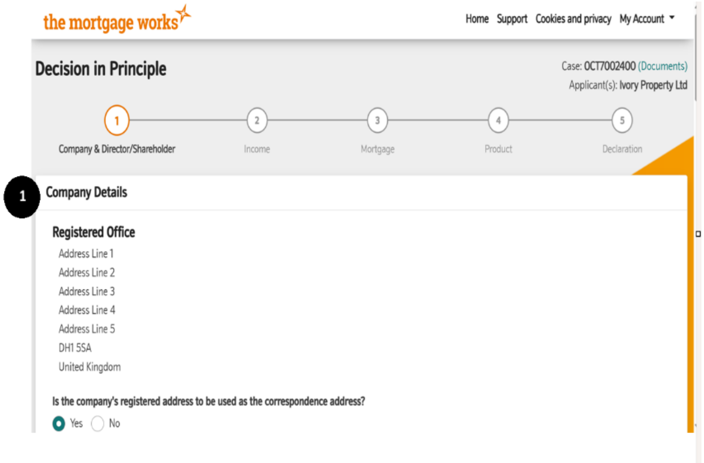
2. If the decision is a pass, a Summary of Data will be displayed.

   Check this is all correct before proceeding. Note: the director information will pull through automatically and you won't be able to manually add or remove any directors to the application.

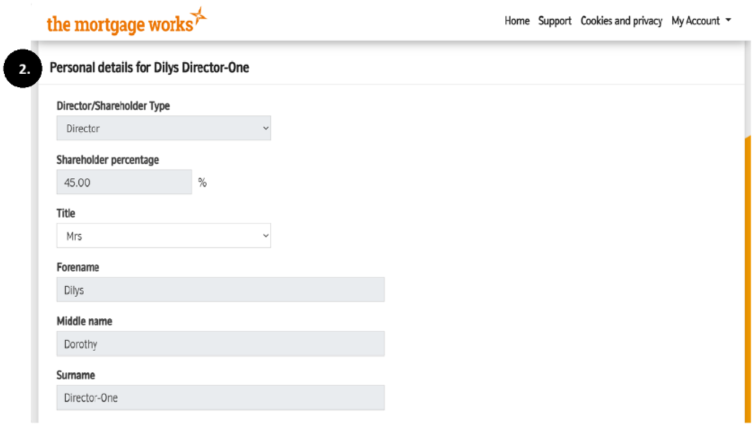
   If any information here is incorrect, you will need to update Companies House. Amendments can take up to 72 hours to be shown on Companies House, so please wait to reapply.

   If you are happy that the information displayed is correct, click the declaration box before proceeding to 'Get a Decision in Principle'

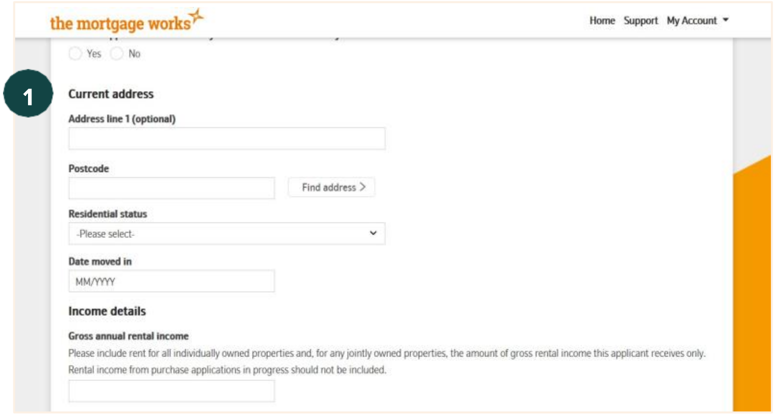
Decision in Principle



1. Complete all Company & Director/Shareholder details. Some of these will be carried over from the company search – you will be unable to edit these fields.
   - Registered Office
   - Is the company's registered address to be used as the correspondence address?
   - Telephone Number
   - Is the company a Special Purpose Vehicle (SPV) set up solely for the purpose of buying, letting and selling of residential property?
   - Does the SPV only have one or moe of these SIC does (68100, 68201, 68209, 68320) associated with it?
   - Does the SPV have any commercial property/assets within it?
   - Date incorporated



2. Complete all personal details for the applicant(s):
   - Director/Shareholder Type
   - Shareholder percentage
   - Title
   - Forename
   - Middle name (Optional)
   - Surname
   - Date of birth
   - Gender
   - Nationality
   - Dual nationality (You will be asked to select the second nationality if one is required)
   - Country of birth
   - Does the customer have a permanent right to reside in the UK?
   - Previous names if required


the mortgage works

Home Support My Account

Yes No

1

Current address

Address line 1 (optional)

Postcode

Find address >

Residential status

-Please select-

Date moved in

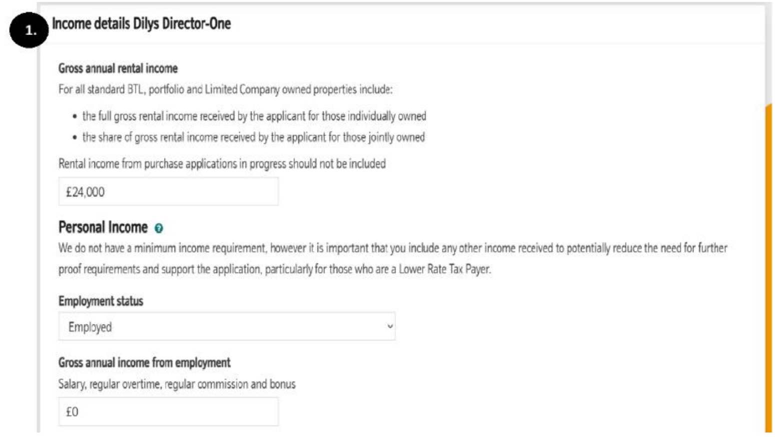
MM/YYYY

Income details

Gross annual rental income

Please include rent for all individually owned properties and, for any jointly owned properties, the amount of gross rental income this applicant receives only.
Rental income from purchase applications in progress should not be included.

1. Complete the current address details for the Director/Shareholder(s):
   - Full address
   - Postcode
   - Residential status
   - Date moved in (if this was less than 3 years go you will be asked to enter previous addresses; a minimum of three years UK address history is required)


1.

Income details Dilys Director-One

Gross annual rental income

For all standard BTL, portfolio and Limited Company owned properties include:

- the full gross rental income received by the applicant for those individually owned
- the share of gross rental income received by the applicant for those jointly owned

Rental income from purchase applications in progress should not be included

£24,000

Personal Income

We do not have a minimum income requirement, however it is important that you include any other income received to potentially reduce the need for further proof requirements and support the application, particularly for those who are a Lower Rate Tax Payer.

Employment status

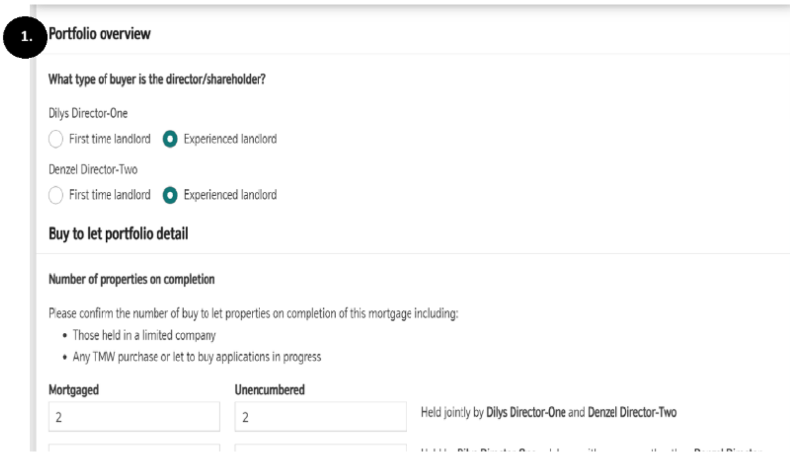
Employed

Gross annual income from employment

Salary, regular overtime, regular commission and bonus

£0

1. Complete all income details for the Director/Shareholder(s):
   - Gross Annual Rental Income
   - Employment Status
   - Gross Annual income amount
   - Does the applicant receive income an income from any other sources other than rental


1.

Portfolio overview

What type of buyer is the director/shareholder?

Dilys Director-One

First time landlord Experienced landlord

Denzel Director-Two

First time landlord Experienced landlord

Buy to let portfolio detail

Number of properties on completion

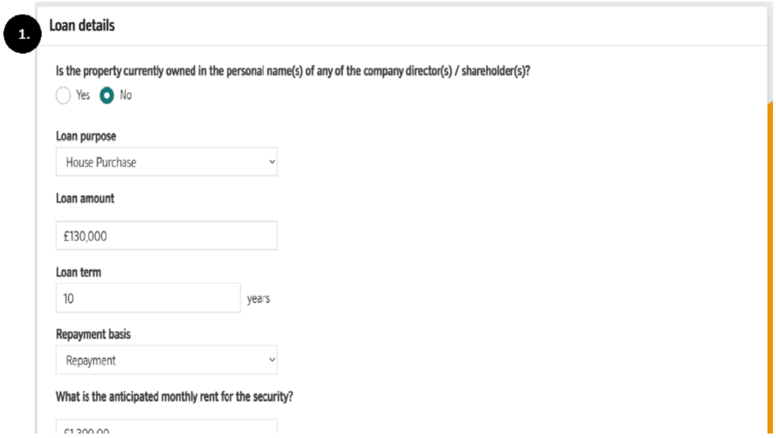
Please confirm the number of buy to let properties on completion of this mortgage including:

- Those held in a limited company
- Any TMW purchase or let to buy applications in progress

Mortgaged | Unencumbered

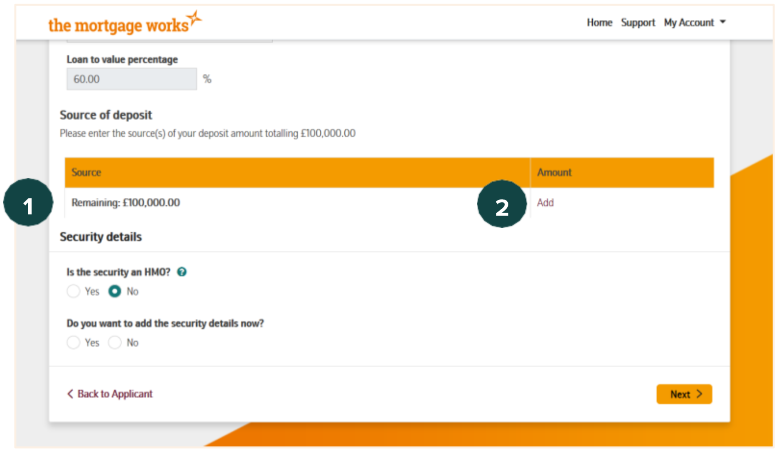
2 | 2 | Held jointly by Dilys Director-One and Denzel Director-Two

1. Complete portfolio overview details for all Director/Shareholder(s):-
   - What type of buyer is the director/shareholder?
   - Number of properties mortgaged and unencumbered on completion

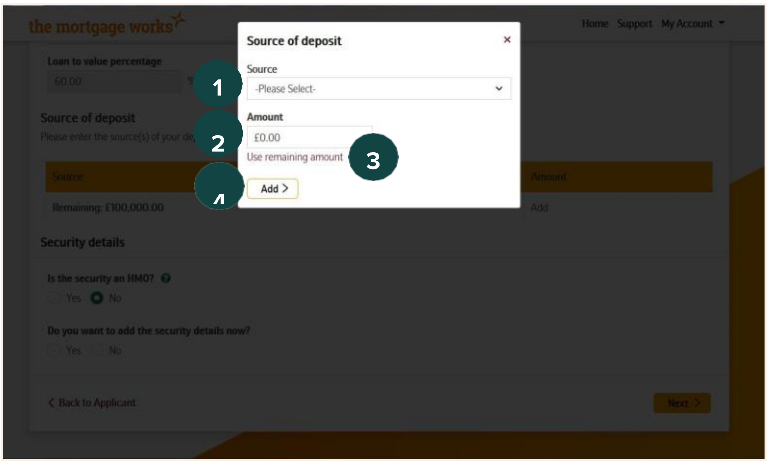


1. Answer the loan detail questions:
    - Is the property currently owned in the personal name(s) of any of the company director(s) / shareholder(s)?
    - Loan Purpose
    - Loan Amount
    - Loan Term
    - Repayment Basis
    - What is the anticipated monthly rent for the security?
    - What is the purchase price of the security?

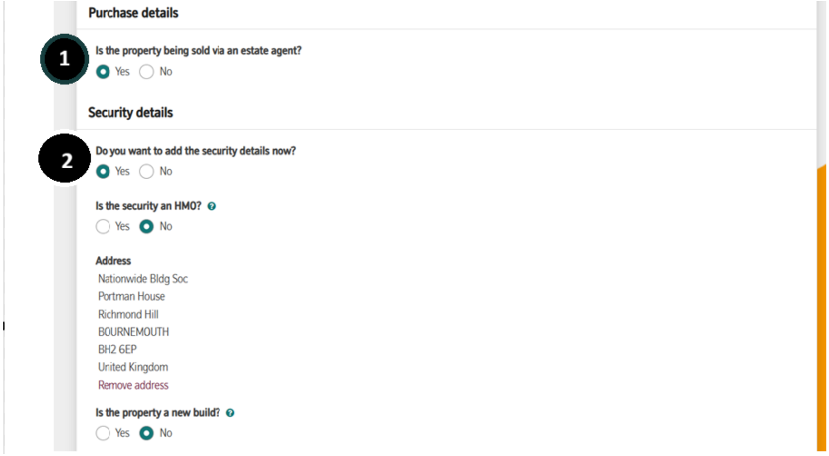
    The loan to value will automatically generate based on the information you have entered



1. The amount of deposit required will be displayed, automatically calculated using the loan amount and purchase price.
2. Enter a source of deposit by clicking ‘Add’. A separate window will open.



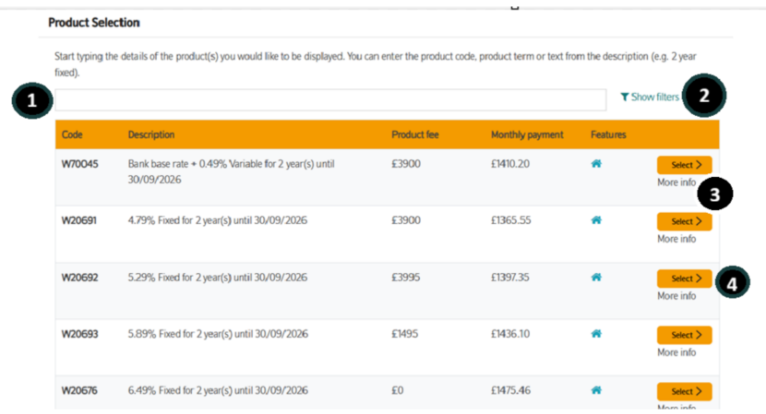
1. Use the drop down box to enter the source of deposit
2. Enter the amount from that source into the amount box
3. Or, when adding additional sources, you can click ‘Use remaining amount’ to automatically populate the ‘Amount’ field with the remaining deposit still to be entered
4. Click ‘Add’ to input the deposit source into the table



1. Enter the security details:

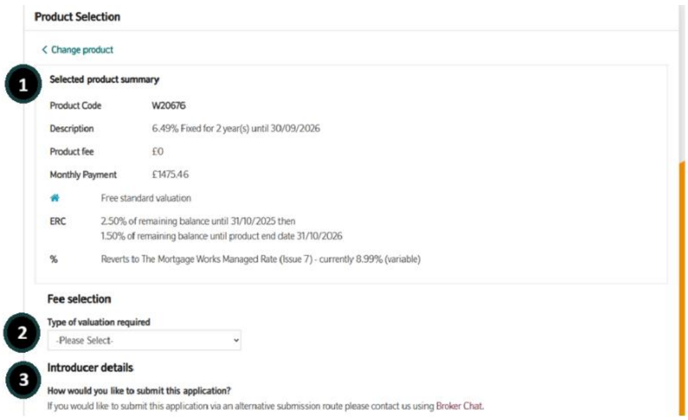
- Is the property being sold via an estate agent? (If you answer no to this question, additional questions will open which need to be answered).
- Is the security a HMO?
- Do you want to add security details now?

2. If you answer 'yes' to entering the security details, you can enter the security address along with other details about the property. If you do not enter security details as part of the Decision in Principle, before proceeding to Full Mortgage Application you will need to enter these and the decision may change.



On the product selection page you will be shown all available products for your application.

1. Use the search bar to find your product
2. You can also use filters to reduce the number of products you can select from
3. Click 'More Info' to see more information about the individual products
4. Click 'Select' next to the product you would like to produce and illustration for



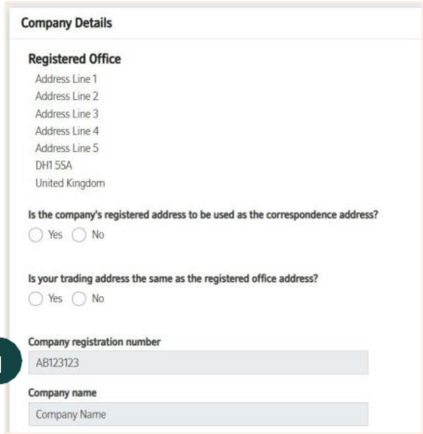
A summary of your chosen product will be displayed.

1. Select the type of valuation required
2. Answer the Introducer details questions:-

- How would you like to submit this application?
- Have you met the applicant(s)?
- Has mortgage advice been given?
- Will you be charging the applicant(s)

On the final screen, confirm acceptance of all declarations before submitting the DIP request to get your decision.

Full Application


Company Details

Registered Office
Address Line 1
Address Line 2
Address Line 3
Address Line 4
Address Line 5
DH1 5SA
United Kingdom

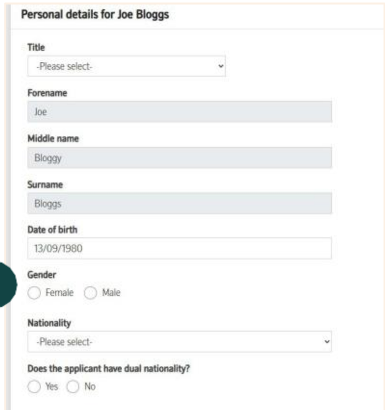
Is the company's registered address to be used as the correspondence address?
Yes No

Is your trading address the same as the registered office address?
Yes No

Company registration number
AB123123

Company name
Company Name

1. Some of the information will pre-populate, based on what's been pulled from Companies House. This will be greyed out and can't be edited. Ensure all the company details have been captured including:
   - Registered office address
   - Correspondence address
   - Trading address
   - Registration number
   - Telephone number
   - SPV questions
   - Nature of business
   - Incorporation date


Personal details for Joe Bloggs

Title
-Please select-

Forename
Joe

Middle name
Bloggy

Surname
Bloggs

Date of birth
13/09/1980

Gender
Female Male

Nationality
-Please select-

Does the applicant have dual nationality?
Yes No

1. Enter company director details including:
   - Gender
   - Nationality
   - Country of birth
   - Previous name (if applicable)
   - Current address
   - Residential status
   - Contact preferences

Continue with the full application process and submit.

Click here to return to contents