

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:

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Log in

Welcome to TMW Online

Please log in

This website is for professional intermediaries. Only authorised users are permitted access.

1 Email address

2 Password

3 Log in >

Terms and conditions apply, please read them carefully. By logging in, you confirm that you've read, understood and agree to them.

Forgotten password

Register

Please note: TMW Online currently supports the following browsers:

- Internet Explorer (v10 & Edge (v18.02))
- Google Chrome
- Safari

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

Create a case

the mortgage works

Home Support My Account

Welcome to TMW Online, Carol

Want to start a new application? Select from the options below...

1 Create a new case > Switch an existing TMW mortgage >

Your cases

Showing the most recent first

Applicant(s) & security	Reference	Created on	Status
Further Advance Open case >	JUL3003068	26/07/2019	1-2-3-4
Facetoface Testcapitalraising Nationwide Bldg Soc. BHZ 6EP Open case >	JUL3003039	24/07/2019	1-2-3-4
Screenshots Keyingguide Open case >	JUL3002263	16/07/2019	1-2-3-4

1. Click 'Create a new case'

the mortgage works

Home Support My Account

1 Type of application

Is this a Limited Company application?

☐ Yes ☒ No

Is this a Further Advance application?

☐ Yes ☒ No

Is this a Porting application?

☐ Yes ☒ No

2 Eligibility declarations

I have reviewed your lending criteria in relation to this case, and can confirm that all eligibility criteria has been met.

☒ Yes ☐ No

What type of mortgage are you applying for?

☒ Non Regulated or Consumer Buy to Let ☐ Regulated

3 Next >

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

For Intermediary use only

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

The screenshot shows the 'Create a case' form. At the top, there's a navigation bar with 'Home', 'Support', and 'My Account'. Below the header, the form is titled 'Create a case'. A checkbox is checked, indicating that the user has directed the applicant(s) to 'How The Mortgage Works and Nationwide use your information'. Under 'Applicant details', there's a section 'Search for your applicant' with the text 'Save time by searching for an existing client'. A note states: 'Your client must be an existing TMW customer that your company has submitted business on behalf of previously'. Below this, there are input fields for 'Surname' (containing 'Keyingguide') and 'Date of birth' (containing '10/11/1990'). A 'Search for applicant >' button is at the bottom.

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.

The screenshot shows the 'Create a case' form. The 'Search for your applicant' section is visible. Below the 'Search for applicant >' button, there is a link that says 'I'd prefer to enter details manually'.

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

The screenshot shows the 'Create a case' form with the 'Applicant details' section expanded. A '< Back to search' link is at the top. The form includes input fields for 'Title' (a dropdown menu with '- Please select -'), 'Forename', 'Middle name (optional)', 'Surname', and 'Date of birth' (with a DD/MM/YYYY format). A '1' in a circle is next to the 'Applicant details' section header.

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

I The mortgage works

The screenshot shows the 'the mortgage works' website interface. At the top, there is a navigation bar with 'Home', 'Support', and 'My Account'. The main form area contains several input fields: 'Title' (a dropdown menu), 'Forename', 'Middle name (optional)', 'Surname', and 'Date of birth' (a date picker). Below these fields is a question: 'Do you wish to add another applicant?' with 'Yes' and 'No' radio buttons. At the bottom left, there is a link '< Back to Eligibility declarations'. At the bottom right, there is a green button labeled 'Create case >'. A red circle with the number '1' is placed over the 'Do you wish to add another applicant?' section, and a red circle with the number '2' is placed over the 'Create case >' button.

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'

The screenshot shows the 'the mortgage works' website interface after a case has been created. The page title is 'Create a case'. At the top right, it says 'Case: NOV7000597 (Documents)' and 'Applicant(s): K Guide'. A green checkmark icon is followed by the text 'Case Created'. Below this, a message states: 'Your case, NOV7000597, has been created. You can now use this reference to retrieve your case using the recent cases and search function on the home page.' Below the message, there is a question: 'What do you want to do next?'. There are two links: 'Illustrate a mortgage >' and 'Get a Decision in Principle >'. A red circle with the number '1' is placed over the 'Illustrate a mortgage >' link, and a red circle with the number '2' is placed over the 'Get a Decision in Principle >' link.

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 Illustration

Case: NOV7000597 (Documents)
Applicant(s): K Guide

Loan Details

Loan purpose
House Purchase

Loan amount
£150,000

Is the security an HMO?
☐ Yes ☒ No

What is the purchase price of the security?
£250,000

Loan term
20 years

Repayment basis
Repayment

1. Complete the loan details for the application:

- Loan purpose
- Loan amount
- Is the security an HMO?
- Purchase price
- Loan Term
- Repayment basis

Loan purpose
House Purchase

Loan amount
£150,000

Is the security an HMO?
☐ Yes ☒ No

What is the purchase price of the security?
£250,000

Loan term
20 years

Repayment basis
Repayment

Loan to value percentage
60.00 %

< Back to my cases

2 Next >

1. The LTV will calculate automatically

2. Click 'Next'

the mortgage works

Home Support My Account

Illustration

Case: AUG3003342 (Documents)
Applicant(s): G Illustration

Product Selection

Start typing the details of the product(s) you would like to be displayed. You can enter the product code, product term or text from the description (e.g. 2 year fixed).

1

2 Show filters

Code	Description	Product fee	Monthly payment	Features
B24133	1.69% Fixed for 2 years until 30/09/2021	£995	£613.39	Select > More info
Q20076	2.84% Fixed for 2 years until 30/09/2021	£1995	£698.9	Select > More info
Q20079	2.84% Fixed for 2 years until 30/09/2021	£1995	£698.9	Select > More info
T20020	2.84% Fixed for 2 years until 30/09/2021	£3000	£698.9	Select > More info

3

4

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.

I The mortgage works

the mortgage works

Home Support My Account

Product Selection

< Change product

1 **2**

Selected product summary

Product Code	B24133
Description	1.69% Fixed for 2 years until 30/09/2021
Product fee	£995
Monthly Payment	£613.39
Free standard valuation	Free standard valuation
£250 cashback on completion	£250 cashback on completion
ERC	3% of remaining balance until 30/09/2020 then 2% of remaining balance until product end date 30/09/2021
%	Reverts to The Mortgage Works Managed Rate (Issue 6) - currently 4.74% (variable)

Fee selection

How do you want to pay the arrangement fee?

☐ Add to loan ☐ Deduct from advance

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

the mortgage works

Home Support My Account

Fee selection

How do you want to pay the arrangement fee?

☐ Add to loan ☐ Deduct from advance

Type of valuation required

-Please Select-

Introducer details

2

Submission route to be used at application

If you'd like to use a submission route not listed, please contact us on 0800 545 3131.

-Please Select-

Has mortgage advice been given?

☐ Yes ☐ No

Will you be charging the applicant(s) a fee?

☐ Yes ☐ No

< Previous

3 Create illustration >

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'

the mortgage works

Home Support My Account

Illustration

Case: NOV7000597 (Documents)
Applicant(s): K Guide

✔ Your KFI is ready!

Your KFI document has been generated and is available at the link below.

KFI document

You can access this, and any other document for your application, via the documents link available at the top right of the screen, and in case tracking following submission.

What do you want to do next?

1 Proceed this illustration to DIP >

2 Get another illustration >

< Back to my cases

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](#)

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Keying Guide (Jan 2025)

Decision in Principle

the mortgage works Home Support My Account

Case: NOV7000597 (Documents)
Applicant(s): K Guide

1 Applicant 2 Mortgage 3 Portfolio 4 Product 5 Declaration

1 Personal details for applicant 1

Title
Mr

Forename
Keying

Middle name

Surname
Guide

Date of birth
01/01/1990

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

the mortgage works Home Support My Account

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 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)

the mortgage works Home Support My Account

1 Employment status
Please select

Does the applicant receive an income from any sources other than rental?
☒ Yes ☐ No

Gross annual income from employment
£0

Annual income from self employment
£0

Annual pension income
£0

Other annual income
£0

Total additional income
£0

2 Next >

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'

I The mortgage works

1 Loan details

Loan purpose
House Purchase

Loan amount
£150,000

Loan term
25 years

Repayment basis
Repayment

What is the anticipated monthly rent for the security?
£

What is the purchase price of the security?
£250,000

2 Loan to value percentage
60.00 %

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.

Loan to value percentage
60.00 %

1 Source of deposit
Please enter the source(s) of your deposit amount totalling £100,000.00

Source	Amount
Remaining: £100,000.00	2 Add

Security details

Is the security an HM? **1**
☐ Yes ☒ No

Do you want to add the security details now?
☐ Yes ☐ No

3 Next >

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 Source of deposit

Source
-Please Select-

Amount
£0.00

2 Use remaining amount **3**

4 Add >

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

I The mortgage works

Security details

1. Is the security an HMO? ☐ Yes ☒ No

Is the property being sold via an estate agent? ☒ Yes ☐ No

2. Do you want to add the security details now? ☒ Yes ☐ No

Address
Address line 1 (optional)

Postcode [Find address >](#)

Is the property a new build? ☐ Yes ☒ No

Tenure
-Please Select-

Year built

Does the property have agricultural ties? ☐ Yes ☒ No

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.

Portfolio overview

1. What type of buyer is the applicant?
☒ 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

2. Mortgaged 3. Unencumbered Held by Keying Guide solely or jointly with someone else

[< Back to Mortgage](#) [Next >](#) 4

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'.

Decision in Principle

Case: NOV7000597 (Documents)
Applicant(s): K Guide

Progress: Applicant (✓) Mortgage (✓) Portfolio (✓) **Product (4)** Declaration (5)

Product Selection

Start typing the details of the product(s) you would like to be displayed. You can enter the product code, product term or text from the description (e.g. 2 year fixed).

1.

2. [Show filters](#)

Code	Description	Product fee	Monthly payment	Features
B01684	3.74% Fixed for 1 year(s) until 30/11/2023	£1500	£888.55	3. Select > 4. More info
B70774	Bank base rate + 0.64% Variable for 2 year(s) until 30/11/2024	£1995	£786.84	3. Select > 4. More info

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.

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Product Selection

< Change product

Selected product summary

Please note, the product will not be reserved at DIP. It will only be reserved upon submission of your Full Mortgage Application.

Product Code	B25289
Description	3.54% Fixed for 2 year(s) until 30/11/2024
Product fee	£3000
Monthly Payment	£873.03
ERC	2.00% of remaining balance until 30/11/2023 then 1.00% of remaining balance until product end date 30/11/2024
%	Reverts to The Mortgage Works Managed Rate (Issue 6) - currently 5.74% (variable)

Do you want to produce a KFI for this product?

☐ Yes ☐ No

You won't be able to produce a KFI for this application after this point.

< Back to Portfolio **Next >**

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'.

Decision in Principle

Case: NOV7000597 (Documents)
Applicant(s): K Guide

Applicant Mortgage Portfolio Product Declaration

Borrower declaration

I hereby confirm and declare on behalf of the applicant(s) that:

1. The applicant(s) is wholly or predominantly taking out the Mortgage on a dwelling that will be occupied on the basis of a rental agreement.
2. The borrower(s) understand that the benefit of protection and remedies that would be available to the borrower under the Mortgage Credit Directive Order(2015) assuming the Mortgage contract were a Consumer BTL, will not be available.
3. The borrower(s) is aware that if in any doubt as to the consequences of the agreement not being regulated by the Mortgage Credit Directive Order(2015), the borrower should seek independent legal advice.

Apply for a Decision in Principle

Please confirm you have directed the applicant(s) to 'How The Mortgage Works and Nationwide use your information', and they have understood how their information will be used.

< Back to Product **Submit >**

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.

Decision in Principle

Case: NOV7000597 (Documents)
Applicant(s): K Guide

1 You're good to go!

We are pleased to confirm this Decision in Principle has been provisionally accepted and can now progress to Full Mortgage Application. The following case requirements should be uploaded via case tracking on submission of the Full Mortgage Application:

Next steps

On receipt of the Full Mortgage Application we will underwrite your case and contact you to confirm any further case requirements.

This decision, which is not an offer of mortgage, is valid for 60 days from the date of the response and is subject to [our lending criteria](#) (which may change), full underwrite, valuation and suitability of the property. This Decision in Principle does not imply reservation of a particular mortgage product or rate. Our Decision in Principle to provide loan facilities to your client(s) is subject to no errors, omissions or material changes in the information that has been provided.

The Mortgage Works reserves the right to request further information if deemed necessary.

We've produced the following documents to support your Decision in Principle request:

DIP summary DIP certificate

< Amend DIP **4 Start Full Application >**

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

< Back to DIP

Case: NDV7000597 (Documents)
Applicant(s): K Guide

Full Mortgage Application

1 Applicant 2 Mortgage 3 Other Info 4 Final Steps

You and your client

1 How would you like to submit this application?
If you'd like to submit this application via an alternative submission route please contact us on 0345 600 3131.
Homeloan Partnership (L&G Club)

Have you met the applicant(s)?
☐ Yes ☒ No

Has mortgage advice been given?
☐ Yes ☒ No

2 Will you be charging the applicant(s) a fee?
☐ Yes ☒ No

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

Employment details

1 Employer's name

Job role

Industry

Residential property details

2 Current value

Type of property

Number of bedrooms

If number of bedrooms is zero (i.e. studio flat), input 1.

Outstanding mortgage balance

3

Next >

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

The mortgage works

1. Is the property a new build?

☐ Yes ☐ No

Tenure
-Please Select-

Year built

Standard construction
☐ Yes ☐ No

Does the property have agricultural ties?
☐ Yes ☐ No

Type of property
-Please select-

Number of bedrooms

If number of bedrooms is zero (i.e. studio flat), input 1.

1. Answer additional questions about the security address.

< Back to DIP

Case: NOV7000597 (Documents)
Applicant(s): K Guide

Full Mortgage Application

Applicant Mortgage Other info Final Steps

Solitor details

Use the search below to check if your chosen solitor is on our panel. If not, you will be provided with the option to use them under separate representation (a fee will apply).

1. Name of firm

Postcode

2. Search for solicitor >

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

the mortgage works

1. Choose a solicitor

2. Back to search

No solitors were found matching your search criteria.
Please select back to search to find a solitor on our panel.
Alternatively, select the link below to proceed with separate representation.

I want to use a solitor not on the TMW panel

3.

Solitor details

Use the search below to check if your chosen solitor is on our panel. If not, you will be provided with the option to use them under separate representation (a fee will apply).

Name of firm

Postcode

Search for solicitor >

Valuation details

Type of valuation required
Valuation for mortgage

Property access contact

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.

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I The mortgage works

the mortgage works Home Support My Account

Valuation details

1. Type of valuation required
Valuation for mortgage

Property access contact

Property access address
Address line 1 (optional)

Postcode Find address >

Contact telephone number

Secondary contact telephone number (Optional)

Is this the selling agent?
☐ Yes ☐ No

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

Customer contact preferences

1. Preferred contact method
Please select

Home phone number

Work phone number

Mobile phone number

Email address

Is the applicant's current address to be used as their correspondence address?
☐ Yes ☐ No

2. Does the applicant require correspondence in an accessible format?
☐ Yes ☐ No

< Back to Mortgage 3. Next >

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

Selected product summary

Product Code	B25289
Description	3.54% Fixed for 2 year(s) until 30/11/2024

Fee details

Please select how you would like to pay your arrangement fee
☐ Add to Loan ☐ Deduct from Advance

Direct debit details

3. Sort code

Account number

Name(s) of account holder(s)
Please select

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

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The mortgage works

Application submission

1 Notes which may support the application

Declaration

2

I hereby confirm and declare on behalf of the applicant(s) that:

1. I have been instructed by the applicant(s) named in this application (and where there are joint applicants expressly) to complete this application for and on behalf of them.
2. I have made the applicant(s) aware that once the application is submitted you may make enquiries or take up references of any person including current and previous lenders, credit reference agencies, employers, landlords, accountants, bankers, the Land Registry and/or the Inland Revenue as you consider necessary.
3. The information in this application and the answers given herein have been provided by the applicant(s) and to the best of my knowledge are true. I am aware and I have made the applicant(s) aware that it is a criminal offence to knowingly supply false information to obtain a mortgage.
4. I have made the applicant(s) aware that you can decline an application at any stage without providing a reason for your decision.
5. I understand that you will rely on this information when deciding to issue a mortgage offer and I will use my best endeavours to make good any loss that you may suffer as a result of any incorrect or misleading information that I have provided you.
6. I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate and complete.
7. I have explained the nature of the mortgage and the product to the applicant(s) (s) provided the applicant(s) with an illustration for the product they have instructed me to apply for and I have received confirmation from them that they have read and understood the illustration, and explained the nature and amount of the fees payable by the applicant and I have confirmed with the customer which

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.

more detailed inspection for their own purposes:

11. I confirm that all documents provided, whether electronically attached or posted, are genuine copies of the original documents that have been seen by me
12. I have advised the applicant that you may disclose details about the progress of their application, including whether or not it has been granted, and details of any complaints they make prior to completion, to myself if I request it.
13. I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
14. I undertake that, if repayment of the mortgage continues after the applicant(s) are retired, I will ensure that a full explanation will be provided in the application as to how the mortgage will be funded in retirement.
15. I undertake that, where the applicant(s) wish to proceed with a mortgage which has an interest only element, I will ensure that the means by which they intend to repay the mortgage will be documented and evidence provided to you.
16. I undertake to fully discuss with the applicant(s) the affordability of the monthly commitment associated with the proposed loan both at present rates and taking into consideration the possibility of a general increase in interest rates in the future.
17. I confirm I have completed a satisfactory affordability check using the calculator on the TMW Website using accurate applicant information.
18. I confirm that where an application constitutes a Consumer Buy to Let loan, I am appropriately registered with the FCA to carry out that service.
19. I have made the applicant(s) aware that they aren't allowed to live in the Buy to Let property at any time and will be in breach of the terms and conditions of the mortgage contract should they choose to do so. Where this becomes the case, I have informed the applicant(s) that it is TMW's policy to give the customer a period of time in which to vacate the property, or instead remortgage to a residential loan. If a customer fails to comply with these terms, I have made them aware that this may lead to legal action being taken against them, which could ultimately result in TMW taking possession of the property.

☐ I have explained this to my client(s) who understand(s) and agree(s) to it.

Fees to be paid

The total amount of fees to be paid up front to The Mortgage Works is £340.00. On clicking the submission button you will be redirected to a payment screen to enter credit / debit card details. Once the payment has been authorised the application will automatically be submitted.

[Back to Other Info](#) [Submit](#)

2

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.

Application submitted

1 Your application, JUL3003093, has been submitted. You will be able to monitor progress of the application and view the offer when it is available through case tracking.

Fees associated with this application totalling £340.00 have been successfully paid to The Mortgage Works and the reference number for this transaction is TrRDX.

Next Steps

2 We will confirm any case requirements by email. Please do not submit case requirements prior to the receipt of this email.

If you want to review your email notifications for this case, go to notification preferences.

Our lending decision is subject to our lending criteria (which may change), full underwrite, valuation and suitability of the property.

We'll request further information if necessary.

We've produced the following document to support your submitted application:

3 [Application summary](#)

[Back to home](#)

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

The screenshot shows a multi-step application process. At the top, a progress bar has five steps: Applicant, Income, Mortgage, Other Info, and Final Steps. The 'Mortgage' step is currently active and highlighted with a red circle and the number 3. Below the progress bar, the 'Loan details' section contains four numbered items: 1. Loan purpose (dropdown menu showing 'House Purchase'), 2. Mortgage account number for the product to be ported (text input), 3. Total loan amount (text input), and 4. Loan amount to be ported (text input with a help icon). The 'Loan term' field is partially visible at the bottom.

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

The screenshot shows the 'Create a case' form. It has two main sections: 'Type of application' and 'Eligibility declarations'. In the 'Type of application' section, there are two questions: 'Is this a Limited Company application?' with 'Yes' and 'No' radio buttons ('No' is selected), and 'Is this a Further Advance application?' with 'Yes' and 'No' radio buttons ('Yes' is selected). In the 'Eligibility declarations' section, there is a statement: 'I have reviewed your lending criteria in relation to this case, and can confirm that all eligibility criteria has been met.' with 'Yes' and 'No' radio buttons ('Yes' is selected). At the bottom right, there is a 'Next >' button. Numbered callouts 1, 2, and 3 point to the 'Is this a Further Advance application?' question, the 'Yes' radio button, and the 'Next >' button respectively.

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'.

The screenshot shows the 'Case Created' confirmation screen. It has a green checkmark icon and the text 'Case Created'. Below this, it says: 'Your case, AUG3003453, has been created. You can now use this reference to retrieve your case using the recent cases and search function on the home page.' It then asks 'What do you want to do next?' and provides three options: 'Start full application >', 'Back to home >', and 'Request a mortgage illustration' with a document icon. Numbered callout 1 points to the 'Start full application >' link.

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

The screenshot shows the 'Full Application' form. At the top, there is a progress bar with four steps: 'Applicant' (completed), 'Mortgage' (current step), 'Other Info', and 'Final Steps'. The 'Loan details' section contains five questions: 'What is the current mortgage account number', 'Further advance amount required', 'Product code for further advance', 'Loan term' (with a 'years' label), and 'Repayment basis'. Numbered callouts 1, 2, and 3 point to the first three input fields respectively.

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.

For Intermediary use only

[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

Create a case

Type of application

1 Is this a Limited Company application?
☒ Yes ☐ No

Is this a Further Advance application?
☐ Yes ☒ No

Is this a Porting application?
☐ Yes ☒ No

Eligibility declarations

2 I have reviewed your lending criteria in relation to this case, and can confirm that all eligibility criteria has been met.
☒ Yes ☐ No

3 [Next >](#)

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

How applicant information is used

☒ Please confirm you have directed the applicant(s) to [How The Mortgage Works and Nationwide use your information](#) and they have understood how their information will be used

Limited Company details

1 **Search for a Limited Company**

Company Registration Number

[Search for company >](#)

[< Back to Eligibility declarations](#) [Create case >](#)

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

Company Registration Number

AB123123

[Search for company >](#)

Searched Limited Company details

The following details have been found as part of the search.

1 **Company Registration Number:** AB123123
Company Name: Company Name

[By clicking Create Case below you confirm the company name shown above is correct](#)

[< Back to Eligibility declarations](#) [Create case >](#)

2

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

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[Click here to return to contents](#)

Limited Company Pre - Application check

Create a case Case: OCT7000936 (Documents)
Company Name: Company Name

Case Created

Your case, OCT7000936, has been created. You can now use this reference to retrieve your case using the recent cases and search function on the home page.

What do you want to do next?

1 Progress to Limited Company pre-application check >

Back to home >

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

Limited Company pre-application check Case: OCT7000958 (Documents)
Company Name: Company Name

You're good to go!

Initial checks complete

Next Steps
We've completed our initial checks. Once you've confirmed the following information you can move to Full Mortgage Application:

Summary of Data

Company Information	Registered Office:
Registration Number: AB123123	Address Line 1: Address Line 1
Name: Company Name	Address Line 2: Address Line 2
Date Incorporated: 13/09/2023	Postcode: DH1 5SA
Director Information	
Name: Joe Bloggs	Date of Birth: 13/09/1980

2 The application will be in the name of the above Director/s. If this is incorrect, the details need to be updated on Companies House. Amendments can take up to 72 hours to be shown, so please wait to reapply. I confirm that the information returned from Companies House is a true reflection of the data I have obtained directly from the customer.

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

the mortgage works

Home Support Cookies and privacy My Account

Case: OCT7002400 (Documents)
Applicant(s): Ivory Property Ltd

1 2 3 4 5

Company & Director/Shareholder Income Mortgage Product Declaration

1 Company Details

Registered Office

Address Line 1
Address Line 2
Address Line 3
Address Line 4
Address Line 5
DHI SSA
United Kingdom

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

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 more of these SIC codes (68100, 68201, 68209, 68320) associated with it?
- Does the SPV have any commercial property/assets within it?
- Date incorporated

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2. Personal details for Dilys Director-One

Director/Shareholder Type
Director

Shareholder percentage
45.00 %

Title
Mrs

Forename
Dilys

Middle name
Dorothy

Surname
Director-One

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

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Home Support My Account

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 STL, 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 TMN purchase or let to buy applications in progress

Mortgaged

2

Unencumbered

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. Loan details

Is the property currently owned in the personal name(s) of any of the company director(s) / shareholder(s)?
☐ Yes ☒ No

Loan purpose
House Purchase

Loan amount
£130,000

Loan term
10 years

Repayment basis
Repayment

What is the anticipated monthly rent for the security?
£1,200.00

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

the mortgage works Home Support My Account

Loan to value percentage
60.00 %

Source of deposit
Please enter the source(s) of your deposit amount totalling £100,000.00

Source	Amount
Remaining: £100,000.00	Add

Security details

Is the security an HM0? ☒ Yes ☐ No

Do you want to add the security details now?
☐ Yes ☐ No

< Back to Applicant Next >

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.

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Loan to value percentage
60.00 %

Source of deposit
Please enter the source(s) of your deposit amount totalling £100,000.00

Source	Amount
Remaining: £100,000.00	Add

Security details

Is the security an HM0? ☒ Yes ☐ No

Do you want to add the security details now?
☐ Yes ☐ No

< Back to Applicant Next >

Source of deposit

Source
-Please Select-

Amount
£0.00

Use remaining amount

Add >

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

Purchase details

1 Is the property being sold via an estate agent?
☒ Yes ☐ No

Security details

2 Do you want to add the security details now?
☒ Yes ☐ No

Is the security an HMO?
☐ Yes ☒ No

Address
 Nationwide Bldg Soc
 Portman House
 Richmond Hill
 BOURNEMOUTH
 BH2 6EP
 United Kingdom
 Remove address

Is the property a new build?
☐ Yes ☒ No

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.

Product Selection

Start typing the details of the product(s) you would like to be displayed. You can enter the product code, product term or text from the description (e.g. 2 year fixed).

1 2

Code	Description	Product fee	Monthly payment	Features
W70045	Bank base rate + 0.49% Variable for 2 year(s) until 30/09/2026	£3900	£1410.20	
W20691	4.79% Fixed for 2 year(s) until 30/09/2026	£3900	£1365.55	
W20692	5.29% Fixed for 2 year(s) until 30/09/2026	£3995	£1397.35	
W20693	5.89% Fixed for 2 year(s) until 30/09/2026	£1495	£1436.10	
W20676	6.49% Fixed for 2 year(s) until 30/09/2026	£0	£1475.46	

3 4

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

Product Selection

[< Change product](#)

1 **Selected product summary**

Product Code W20676
 Description 6.49% Fixed for 2 year(s) until 30/09/2026
 Product fee £0
 Monthly Payment £1475.46
 Free standard valuation
 ERC 2.50% of remaining balance until 31/10/2025 then 1.50% of remaining balance until product end date 31/10/2026
 % Reverts to The Mortgage Works Managed Rate (Issue 7) - currently 8.99% (variable)

Fee selection

2 Type of valuation required
 - Please Select -

Introducer details

3 How would you like to submit this application?
 If you would like to submit this application via an alternative submission route please contact us using Broker Chat.

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
 DHT SSA
 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](#)