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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Full Application	

Log in

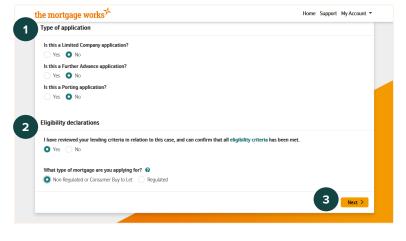
Please log i	
This website i	s for professional intermediaries. Only authorised users are permitted access.
Email addres	S
Password	
Terms and co	iditions apply, please read them carefully. By logging in, you confirm that you've read, understood and agree to them.
Log in >	
Forgotten pas	sword
Register	
• •	e - TMW Online currently supports the following browsers:
	e - Intw funite currently supports the tolowing provisers: met Explorer (v11) & Edge (v11&12) de Chrome

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

Create a case

	Welcome to	TMW Online, Carol		
	Want to start a new applica	tion? Select from the options below		
	Create a new case >	Switch an existing TMW mortgage	3	
Your cases		s	earch all cases	0
Showing the most recent first				_
Applicant(s) & security	Reference	Created on	Status	
Further Advance	JUL3003068	26/07/2019	1-2-3-4	
o)				
Open case >				_
Open case > facetoface Testcapitalraising Nationwide Bldg Soc, BH2 6EP	JUL3003039	24/07/2019	1-2-3-4	
facetoface Testcapitalraising	JUL3003039	24/07/2019	0-2-3-4	

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.

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

Option a) Search for an applicant your company has used before

the mortgage works		Home Support My Account -
Create a case		
How applicant information is used		
Please confirm you have directed the applicant(s) to: 'H	w The Mortgage Works and Nationwide use your information' and they have und	erstood how their information will be used
Applicant details		
Search for your applicant Save time by searching for an existing client		
Your client must be an existing TMW customer that your	ompany has submitted business on behalf of previously	
Surname		
Keyingguide		
Date of birth		

- **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.

Option b) Enter applicant data manually to create a new applicant

Please confirm you have directed the applicant(s) to: How The Mortgage Works and Nationwide use your inf	ormation' and they have understood how their information	tion will be u	sed
Applicant details			
Search for your applicant			
Save time by searching for an existing client			
Your client must be an existing TMW customer that your company has submitted business on behalf of previou	usty		
Surname			
Date of birth			
DD/MM/YYYY			
Search for applicant >			
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'

- **1.** Enter applicant data:
 - Title

Home Support My Account

- Forename
- Middle name (If applicable)
- Surname
- Date of birth

the mortgage works

~

Applicant details

< Back to search

Planca coloct

Middle name (optional)

Forename

Surna

Date of birth

the mortgage works	Home Support My Account 👻
Title	
-Please select-	
Forename	
Middle name (optional)	
Surname	
Date of birth	
DD/MM/YYYY	
Do you wish to add another applicant?	
Yes No	
< Back to Eligibility declarations	2 Create case >
	-
e mortgage works	Home Support My Account
eate a case	Case: N0V7000597 (Docum

Case Created

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.

- 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

What do you want to do next?

Get a Decision in Principle >

2

Illustration

Loan purpose

Loan amount £150,000

£250,000 Loan term 20

Repayment basis
Repayment
Loan to value percentage

60.00

House Purchase

Is the security an HMO? Yes O No

What is the purchase price of the security?

years

%

ustration		Case: NOV7000597 (Docu Applicant(s): N
Loan Details		
Loan purpose		
House Purchase	~	
Loan amount		
£150,000		
Is the security an HMO?		
Is the security an HMO? Yes O No		
🔿 Yes 💿 No		
Yes No		
Yes No What is the purchase prive £250,000		
Yes No What is the purchase priv £250,000 Loan term	ice of the security?	

~

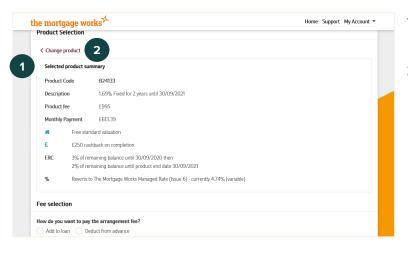
- **1.** Complete the loan details for the application:
 - Loan purpose
 - Loan amount
 - Is the security an HMO?
 - Purchase price
 - Loan Term
 - Repayment basis
- 1. The LTV will calculate automatically
- 2. Click 'Next'

2

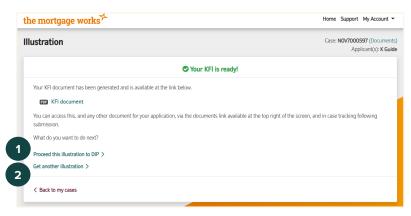
llustratio	n				003342 (Docum licant(s): G Illustr
Product Sel	lection				
Start typing t fixed).	he details of the product(s) you would like to be displaye	d. You can enter the product	code, product term or text	from the descri	ption (e.g. 2 year
nxeu).			(2 T She	w filters
Code	Description	Product 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	* 3	Select > More info
	2.84% Fixed for 2 years until 30/09/2021	£1995	£698.9	#£	Select > More info
Q20079					

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.



the mortgage works 🖗		Ногг	ne Support My Aco	ount
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				
Submission route to be used at application				
If you'd like to use a submission route not listed, pl	ease contact us on 0800 545 3131.			
-Please Select-	~			
Has mortgage advice been given?				
Ves No				
Yes No				
Yes No Will you be charging the applicant(s) a fee?				



- **1.** A summary of your chosen product will be displayed.
- '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:

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

To return to contents click here

Decision in Principle

e mortgage works			Home Support My Account -
ecision in Principle			Case: NOV7000597 (Document Applicant(s): K Guid
2	3	4	5
Applicant Mortgage	Portfolio	Product	Declaration
Personal details for applicant 1			
Title			
Mr ~			
Forename			
Keying			
Middle name			
Surname			
Guide			
Guide Date of birth			

- 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
 - Previous names

🔿 Yes 🔵 No		
Current address		
Address line 1 (optional)		
Postcode		
	Find address >	
Residential status		
-Please select-	~	
Date moved in		
MM/YYYYY		
Income details		
Gross annual rental income		
Please include rent for all individually owned	roperties and, for any jointly owned properties, the amount of gross rental income this applicant receives o	only.
Rental income from purchase applications	rogress should not be included.	

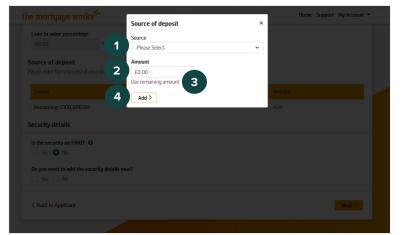
- 1. Complete the current address details for the applicant(s):
 - Full address
 - Postcode
 - Residential status
 - Date moved in (if this was less than 3 years go you will be asked to enter previous addresses; a minimum of three years UK address history is required)

he mortgage works	Home Support My Account -	•
Employment status		
-Please select-		
Does the applicant receive an income from any sources other than rental?		
O Yes 🕖 No		
Gross annual income from employment		
£0		
Annual income from self employment		
£0		
Annual pension income		
£0	2	
Other annual income		
£0		
Total additional income		
£0		
	2 <u>Next</u> >	

- **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'

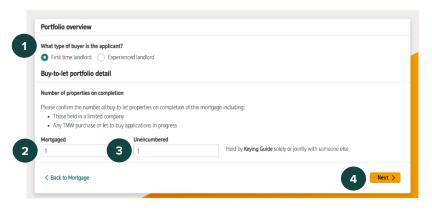
Applicant	Mortgage	Portfolio	Declaration
Loan details			
Loan purpose			
House Purchase	~		
Loan amount			
£150,000			
Loan term			
25	years		
Repayment basis			
Repayment	~		
What is the anticipated me	onthly rent for the security?		
What is the purchase price	e of the security?		
£250,000			
Loan to value percentage			
60.00	%		

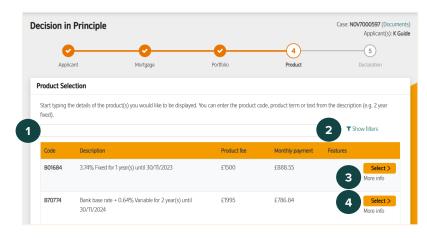
- 1. Answer the loan detail questions:
 - Loan purpose
 - Loan amount
 - Loan term
 - Repayment basis
 - Anticipated monthly rental income
 - Purchase price
- 2. The Loan to value should automatically calculate based on the information you have entered.
- the mortgage works Home Support My Account -Loan to value percentage 60.00 Source of deposit Please enter the source(s) of your deposit amount totalling £100,000.00 Remaining: £100,000.00 2 Add Security details Is the security an HMO? 🔞 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.



- **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

t	the mortgage works *	Home Support My Account -	
	Complete		
	Security details		
	Is the security an HMO? 😧		
-	Yes O No		
2	Do you want to add the security details now?		
-	• Yes No		
	Address		
	Address line 1 (optional)		
	Postcode		
	Find address >		
	Type of property		
	.Please select-		
	Number of bedrooms		
	Number of kitchens		

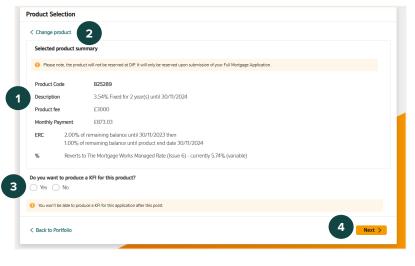




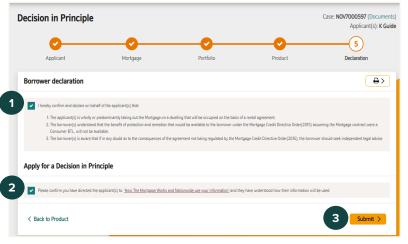
- Enter the security details:
 - Is the security an HMO
 - Do you want to add security details now? (Purchase applications only: if you are keying a remortgage application, you will have to enter security details here)
- 2. If you answer 'yes' to entering the security details, you can enter the security address. Or you can proceed without entering the details to get a DIP, but you will need to enter them later in the application process.
 - **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
 - 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.

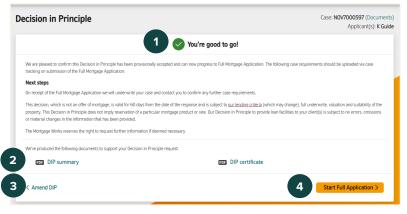
- **1.** Use the search bar to find your product
- 2. You can also use filters to reduce the number of products you can select from
- **3.** Click 'More info' to see more information about the individual products
- **4.** Click 'Select' next to the product you would like to produce an illustration for.



- 1. A summary of your chosen product will be displayed.
- '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 into the Full Application.

To return to contents click here

Full Mortgage Application

Employment details Employer's name

Job role Start typing Industry

-Please select-Residential property details

Current value

Type of property
-Please selectNumber of bedrooms

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

Outstanding mortgage balance

Back to DIP			Case: NOV7000597 (Docume Applicant(s): K G
Full Mortgage Application			r pproducto). N o
	(2)	3	(4)
Applicant	Mortgage	Other Info	Final Steps
Maria and an area all and			
You and your client			
How would you like to submit this applic	ation?		
If you'd like to submit this application via a	an alternative submission route please o	ontact us on 0345 600 3131.	
If you'd like to submit this application via a Homeloan Partnership (L&G Club)	an alternative submission route please o	ontact us on 0345 600 3131.	
Homeloan Partnership (L&G Club)		ontact us on 0345 600 3131.	
		ontact us on 0345 600 3131.	
Homeloan Partnership (L&G Club) Have you met the applicant(s)? Yes No		ontact us on 0345 600 3131.	
Homeloan Partnership (L&G Club) Have you met the applicant(s)? Yes No Has mortgage advice been given?		ontact us on 0345 600 3131.	
Homeloan Partnership (L&G Club) Have you met the applicant(s)? Yes No		ontact us on 0345 600 3131.	
Homeloan Partnership (L&G Club) Have you met the applicant(s)? Yes No Has mortgage advice been given?	v	ontact us on 0345 600 3131.	

- **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'.

3

Back to DIP			Case: NOV7000597 (Document Applicant(s): K Guid
ull Mortgage Application			
0	2	3	
Applicant	Mortgage	Other Info	Final Steps
Security details			_
	nergy Performance Certificate (EPC). Click here to che Performance Certificate (EPC) that satisfie		property?
Address			
Address line 1 (optional)			
Address line 1 (optional) Postcode			

1. If you chose not to enter security details at DIP stage, you will now be asked to enter them.

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1. Answer additional questions about the security address.

- 1. Answer questions about the tenancy
- 2. Answer additional questions about the purchase / remortgage
- 3. Click 'Next'.

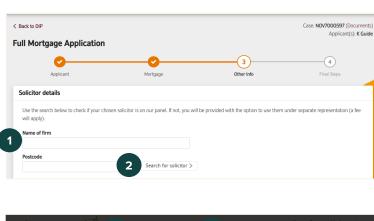
- 1. Enter name and postcode of solicitor firm
- 2. Click 'Search for solicitor'. A separate window will open with the search results.

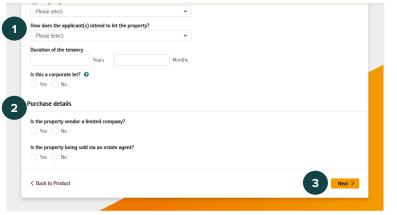
- 1. Click the solicitor the applicants wish to use. The information will be pulled through on to the previous page including address and contact details
- 2. Click 'Back to search' to change the search criteria and try again
- **3.** If no search results are displayed, or the applicants wish to use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

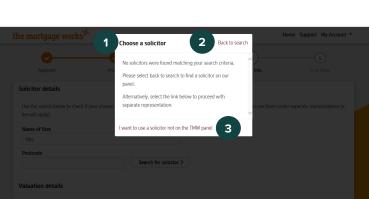
12

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Keying Guide (Jan 2025)









Is the property a new build?

🔿 Yes 🔿 No

Standard construction

Yes No
Type of property
-Please select-

Does the property have agricultural ties?

Tenure
Please Select
Year built

1



1.	Select the	type	of valuation	required
----	------------	------	--------------	----------

2. Enter property access details.

he mortgage works		Home	Support	My Account
Valuation details				
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 (Option	nal)			
Is this the selling agent?				
🔿 Yes 🚫 No				

Cus	stomer contact preferences
Pre	eferred contact method
	-Please select-
Ho	ome phone number
Wo	ork phone number
Мо	obile phone number
Em	nall address
ls t	the applicant's current address to be used as their correspondence address?
) Yes 🔘 No
Do	ses the applicant require correspondence in an accessible format?
0) Yes 🔘 No

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

	Selected product su	mmary
	Product Code	B25289
-	Description	3.54% Fixed for 2 year(s) until 30/11/2024
	Fee details	
2		would like to pay your arrangement fee Deduct from Advance
3	Sort code	
	Account number	
	Name(s) of account he	older(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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	and immediate minute of the amount paid from your bank or building society - If you nonline a refund your to the refutfield to so words and the the The Mortspage Works (IX) pix adds you to
	 In your nerver a return you are not ensured to, you must pay cloack times in the triangage works (on yoe and you to
Application submissio	n
Notes which may support	the application
Declaration	2
I hereby confirm and decia	we on behalf of the applicant(s) that
2. I have made the ap	ted by the applicant(s) named in this application (and where there are joint applicants by tooth applicants one press) to complete this application for and on behalf of them. solicant(s) applicants that one the application is submitted you make impuries to this up onferences of any presson including current and preloxal indexes, creat inference approximations and the band Papely and the band Papely and you consider measures.
 The information in is a criminal offence 	this application and the answers given is/are those 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 the ze to knowingly supply false information to obtain a mortgage.
	plicar(s) evene that you can decline an application at any stage without providing a reason for your decision. wurklinely on this information when deciding to issue a montgage offer and i will use my best endewours to make good any loss that you may suffer as a result of any incorrect o when the third have montained and the second a
s. I understand that y misleading inform	

- **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.

	'our application, JUL3003093, has been submitted. You will be able to monitor progress of the application and view the offer when it is available through ase tracking.
	ees associated with this application totalling £340.00 have been successfully paid to The Mortgage Works and the reference number for this transaction i rR0K.
	kext Steps Ve 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.
0	Jur lending decision is subject to our lending criteria (which may change), full underwrite, valuation and suitability of the property.
W	Ve'll request further information if necessary.
v	Ve/ve produced the following document to support your submitted application:
	Co Application summary

2 Submit >

- **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

6 Fees to be paid

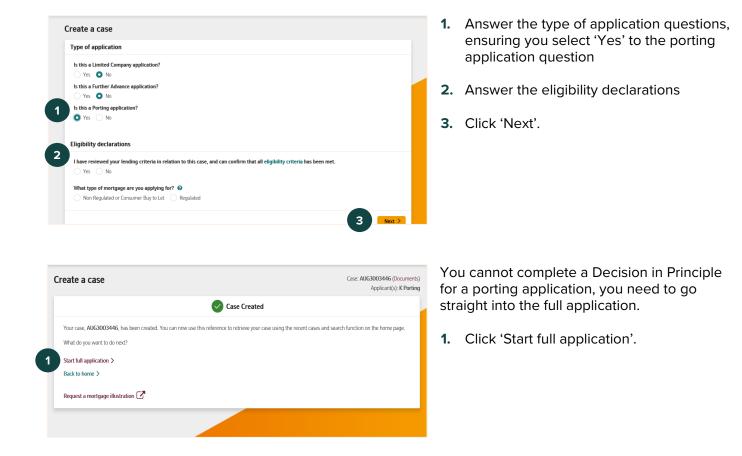
< Back to Other Info

The total amount of fees to be paid up front to The Mortgage Works is E340.00. On clicking the su details. Once the payment has been authorised the application will automaticable he archevitter of

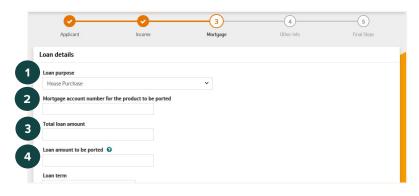
Porting Application

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



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

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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

	Create a case
	Type of application
	Is this a Limited Company application? Ves No No
1	Is this a Further Advance application? Ves 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 2

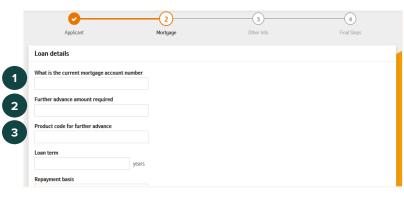
- 1. Answer the type of application questions, ensuring you select 'Yes' to the Further Advance application question
- 2. Answer the eligibility declarations
- 3. Click 'Next'.

reate a case	Case: AUG3003453 (Documents) Applicant(s): F Advance
Case Creat	ed
Your case, AUG3003453, has been created. You can now use this reference to retrieve you What do you want to do next?	r case using the recent cases and search function on the home page.
Start full application > Back to home >	
Request a mortgage illustration	

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

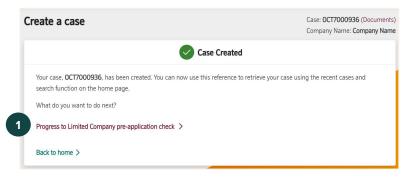
Limited Company Application

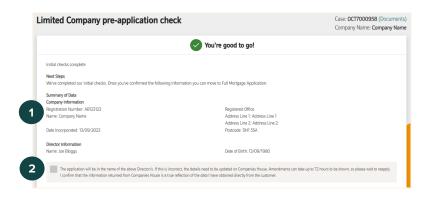
The following pages will show you the screens and questions specific to a Limited Company application. For all other screens, please refer to the relevant section of this keying guide.

	1. Answer the 'Type of application'
Type of application Is this a Limited Company application? Yes No	questions ensuring you select 'yes' to the Limited Company application
Is this a Further Advance application? Yes ● No Is this a Porting application? Yes ● No	 Confirm the eligibility declarations Click 'Next'.
Eligibility declarations	S. Click Next.
I have reviewed your lending criteria in relation to this case, and can confirm that all eligibility criteria has been met. ● Yes No No No	
How applicant information is used	 Search for the Limited Company by entering the 8-digit Company Registration
Please confirm you have directed the applicant(s) to: <u>How The Motgage Works and Nationwide use your information</u> and they have understood how their information will be used	Number.
Limited Company details	
Search for a Limited Company Company Registration Number Search for company >	
< Back to Eligibility declarations Create case >	
Company Registration Number AB123123	1. The Company Registration Number an Company Name will display. Check an
Search for company >	ensure they are correct.
Search for company > Searched Limited Company details The following details have been found as part of the search. Company Registration Number: ABI23123 Company Name: Company Name	
Searched Limited Company details The following details have been found as part of the search. Company Registration Number: ABI23123	ensure they are correct.

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Limited Company pre-application check





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

1. 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.

2. If you are happy that the information displayed is correct, click the declaration box before proceeding to 'Start Full Application'.

Full Application

Back to home >	
The Mortgage Works reserves the right to request further information it deems necessary.	
This Limited Company pre-application check does not imply reservation of a particular mortgage product or rate. The outcome of this check is subject to the information you've provided being correct and there being no omissions or material changes.	
This Limited Company pre-application check, which is not an offer of mortgage, is valid for 60 days from the date of the response and is subject to our lending oriteria (which may change), full underwrite, valuation and subability of the property.	

Registered Office	
Address Line 1	
Address Line 2	
Address Line 3	
Address Line 4	
Address Line 5	
DH1 5SA	
United Kingdom	
s the company's registered a	ddress to be used as the correspondence address?
Yes No	
s your trading address the si	ame as the registered office address?
Yes No	
Company registration numbe	r
AB123123	
Company name	
Company Name	

Title		
-Please select-	v	
Forename		
Joe		
Middle name		
Bloggy		
Surname		
Bloggs		
Date of birth		
13/09/1980		
Gender		
Female Male		
Nationality		
-Please select-		~
Does the applicant have dual r		

Click here to return to contents

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

- **1.** Click 'Start full application'.
- 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
- **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.