

# TMW Online Keying Guide

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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

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.

## For Intermediary use only

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

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

The screenshot shows the 'Create a case' form. At the top, there is a navigation bar with 'Home', 'Support', and 'My Account'. Below this, the form is titled 'Create a case'. A section titled 'How applicant information is used' contains a checked checkbox with the text: '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'. Below this is the 'Applicant details' section. It includes a 'Search for your applicant' heading, a sub-heading 'Save time by searching for an existing client', and a note: 'Your client must be an existing TMW customer that your company has submitted business on behalf of previously'. There are two input fields: 'Surname' with the value 'Keyingguide' and 'Date of birth' with the value '10/11/1980'. At the bottom of this section is a 'Search for applicant >' button. Three numbered callouts are present: 1 points to the confirmation checkbox, 2 points to the 'Surname' field, and 3 points to the 'Search for applicant >' button.

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

The screenshot shows the 'Create a case' form. It features the same navigation bar and confirmation checkbox as the previous screenshot. The 'Applicant details' section is identical, but the 'Search for your applicant' heading is followed by 'Save time by searching for an existing client' and the note about existing TMW customers. Below this, there are two input fields: 'Surname' and 'Date of birth' (format: DD/MM/YYYY). At the bottom of this section is a 'Search for applicant >' button. A second callout, '2', points to a radio button labeled '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. It features the same navigation bar and confirmation checkbox. The 'Applicant details' section includes a '< Back to search' link. Below this, there are five input fields: 'Title' (a dropdown menu with '-Please select-' selected), 'Forename', 'Middle name (optional)', 'Surname', and 'Date of birth' (format: DD/MM/YYYY). A callout '1' points to the 'Title' dropdown menu.

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

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# I The mortgage works

the mortgage works Home Support My Account

Title  
-Please select-

Forename

Middle name (optional)

Surname

Date of birth  
DD/MM/YYYY

1 Do you wish to add another applicant?  
 Yes  No

< Back to Eligibility declarations 2 Create case >

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 mortgage works Home Support My Account

Create a case Case: NOV7000597 (Documents)  
Applicant(s): K Guide

✔ 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.

What do you want to do next?

1 Illustrate a mortgage >

2 Get a Decision in Principle >

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

**1** Loan to value percentage  
60.00 %

**2** [Back to my cases](#) [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	<a href="#">Select &gt;</a> More info
Q20076	2.84% Fixed for 2 years until 30/09/2021	£1995	£698.9	<a href="#">Select &gt;</a> More info
Q20079	2.84% Fixed for 2 years until 30/09/2021	£1995	£698.9	<a href="#">Select &gt;</a> More info
T20020	2.84% Fixed for 2 years until 30/09/2021	£3000	£698.9	<a href="#">Select &gt;</a>

**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.

# The mortgage works

**the mortgage works** Home Support My Account

Product Selection

< Change product **2**

**1** 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
£	£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

**1** 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](#)

## Decision in Principle

the mortgage works Home Support My Account

Decision in Principle Case: NOV7000597 (Documents)  
Applicant(s): K Guide

1 2 3 4 5  
Applicant Mortgage Portfolio Product 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
  - Previous names

the mortgage works Home Support My Account

1 2 3 4 5  
Applicant Mortgage Portfolio Product Declaration

**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 2 3 4 5  
Applicant Mortgage Portfolio Product Declaration

**1** Employment status

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'

# The mortgage works

the mortgage works

Home Support My Account

Applicant Mortgage Portfolio Declaration

**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

Loan to value percentage  
60.00 %

**2**

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

Source	Amount
Remaining: £100,000.00	Add

**1**

**2**

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.

the mortgage works

Home Support My Account

Loan to value percentage  
60.00 %

Source of deposit  
Please enter the source(s) of your de

Source	Amount
Remaining: £100,000.00	Add

**1**

**2**

**3**

**4**

Source of deposit

Source  
-Please Select-

Amount  
£0.00

Use remaining amount

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

**1** Is the security an HMO?  Yes  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

1. 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** 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](#) **4** [Next >](#)

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

Applicant Mortgage Portfolio **Product** Declaration

**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	<b>3</b> <a href="#">Select &gt;</a> More info
B70774	Bank base rate + 0.64% Variable for 2 year(s) until 30/11/2024	£1995	£786.04	<b>4</b> <a href="#">Select &gt;</a> 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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# The mortgage works

**Product Selection**

< Change product **2**

**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)

**1** 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 **4** 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 **5**

**Borrower declaration** **1**

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**

**2** 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 **3** 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:

**2** [DIP summary](#) [DIP certificate](#)

**3** < 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 into the Full Application.

[To return to contents click here](#)

## Full Mortgage Application

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

1 Applicant 2 Mortgage 3 Other Info 4 Final Steps

**1 You and your client**

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.

**1 Employment details**

Employer's name

Job role  
Start typing

Industry  
-Please select-

**2 Residential property details**

Current value

Type of property  
-Please select-

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'.

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

Applicant Mortgage Other Info Final Steps

**1 Security details**

Private rented properties require a valid Energy Performance Certificate (EPC). Click here to check that the property has a valid EPC

Does the property have a valid Energy Performance Certificate (EPC) that satisfies current regulation for a private rented property?  
 Yes  No

Address  
Address line 1 (optional)

Postcode  
Find address >

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

# 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.

1 -Please select-

1 How does the applicant(s) intend to let the property?  
-Please Select-

Duration of the tenancy  
 Years  Months

Is this a corporate let?

Yes  No

2 Purchase details

Is the property vendor a limited company?  
 Yes  No

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

< Back to Product

3 Next >

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

< Back to DIP

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

Full Mortgage Application

1 2 3 4  
Applicant Mortgage Other Info Final Steps

Solicitor details

Use the search below to check if your chosen solicitor 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.

1 Choose a solicitor

2 Back to search

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

3 I want to use a solicitor not on the TMW panel

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.

## For Intermediary use only

# The mortgage works

The screenshot shows the 'Valuation details' section of a mortgage application form. It includes a dropdown menu for 'Type of valuation required' (set to 'Valuation for mortgage'), a text input for 'Property access contact', another for 'Property access address' (with 'Address line 1 (optional)' as a sub-label), a 'Postcode' field with a 'Find address >' button, a 'Contact telephone number' field, and an optional 'Secondary contact telephone number' field. At the bottom, there is a question 'Is this the selling agent?' with 'Yes' and 'No' radio buttons.

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

The screenshot shows the 'Customer contact preferences' section. It features a dropdown for 'Preferred contact method' (set to '-Please select-'), and text input fields for 'Home phone number', 'Work phone number', and 'Mobile phone number'. There is also a text input for 'Email address'. Two questions follow: 'Is the applicant's current address to be used as their correspondence address?' and 'Does the applicant require correspondence in an accessible format?', both with 'Yes' and 'No' radio buttons. At the bottom, there are '< Back to Mortgage' and 'Next >' buttons.

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

The screenshot shows the 'Selected product summary' section. It displays 'Product Code' as 825289 and 'Description' as '3.54% Fixed for 2 year(s) until 30/11/2024'. Below this is the 'Fee details' section with a question 'Please select how you would like to pay your arrangement fee' and 'Add to Loan' and 'Deduct from Advance' radio buttons. The 'Direct debit details' section includes text input fields for 'Sort code' and 'Account number', and a dropdown for 'Name(s) of account holder(s)' (set to '-Please select-').

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

## For Intermediary use only

# The mortgage works

and immediate refund of the amount paid from your bank or building society

If you receive a refund you are not entitled to, you must pay it back when The Mortgage Works (UK) plc asks you to. You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

### Application submission

1 Notes which may support the application

2

### Declaration

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 by both 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 (where 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 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 a) outlined the nature of the mortgage and the product to the applicant(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 c) 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

2 Submit >

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 TrRX.

2 Next Steps

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](#)

## For Intermediary use only

## 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

**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**

Search for a Limited Company

1. 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

**i** By clicking Create Case below you confirm the company name shown above is correct

[Back to Eligibility declarations](#) [2. Create case >](#)

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

**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**

<b>Company Information</b>	
Registration Number: AB223123	Registered Office
Name: Company Name	Address Line 1, Address Line 1
Date Incorporated: 13/09/2023	Address Line 2, Address Line 2
	Postcode: DH1 5SA
<b>Director Information</b>	
Name: Joe Bloggs	Date of Birth: 13/09/1980

1

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.

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

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 criteria (which may change), full underwrite, valuation and suitability of the property.

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.

The Mortgage Works reserves the right to request further information it deems necessary.

[Back to home >](#) **1** [Start Full Application >](#)

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'.

**Company Details**

**Registered Office**

Address Line 1  
Address Line 2  
Address Line 3  
Address Line 4  
Address Line 5  
DHL 55A  
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

**1** 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

**1** 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](#)