# How to manage an application

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This user guide shows you how to manage your application, upload documents against conditions and track your application to completion.
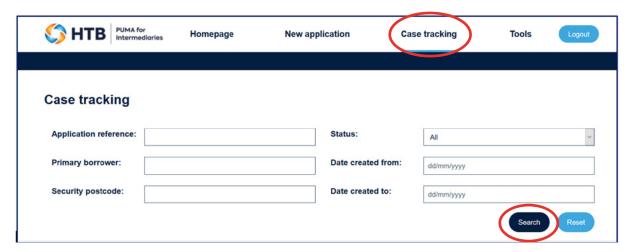
# Managing your applications



## How to find an application

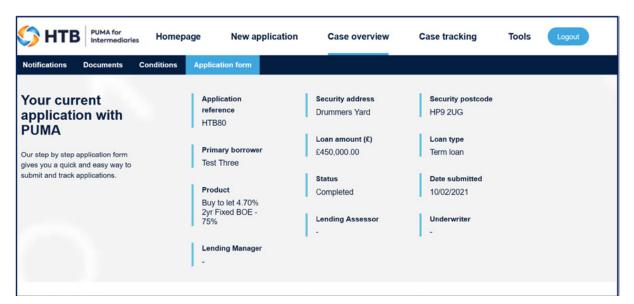To search for an application, click on 'Case tracking'.



Enter the search criteria to find a specific application and click 'Search'.
This will display the matched results in the table below.



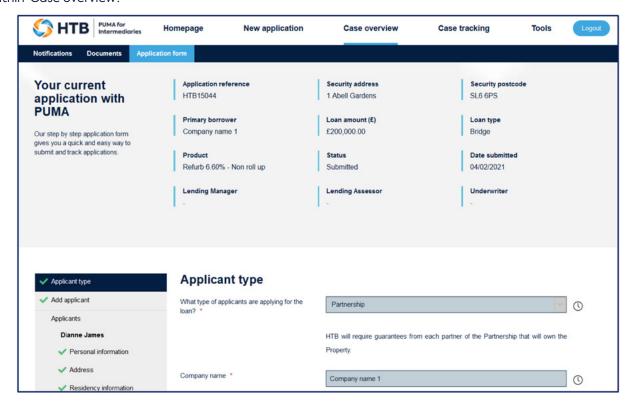To view an application, click on the application reference.

If the application has been submitted, you can view a copy of the mortgage application summary form by clicking on the document circled.

## Case overview

When you search for an application via 'Case tracking', the 'Case overview' is enabled which allows you to access the mortgage application, upload, download and view documents, review and manage conditions, and view all notifications. When you make any application searches you'll be defaulted to the 'Application form' within 'Case overview'.



If the application has been submitted it will be view only, if not you can continue to complete and submit the application. You can use the left hand navigation to work through various pages of the application or alternatively use the 'Continue' and 'Back' buttons on each page to progress sequentially.
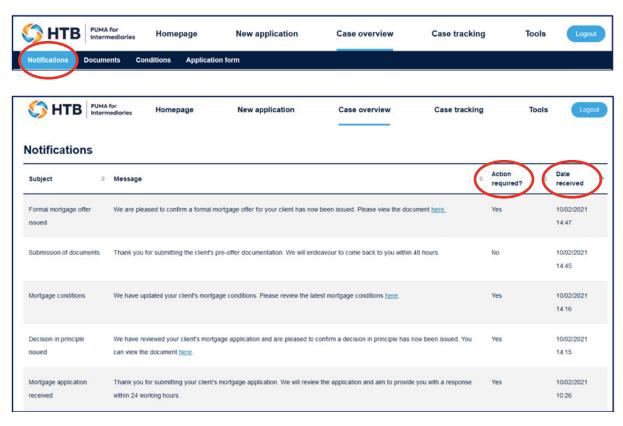
## PUMA for Intermediaries Notifications

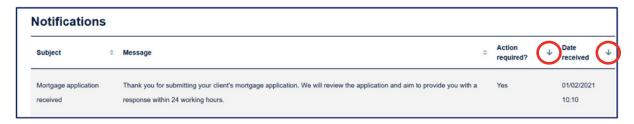We'll generate a notification in the PUMA for Intermediaries portal if:

- A mortgage application is submitted

- A Decision in Principle is issued

- A mortgage application is declined

- A mortgage application is withdrawn

- The pre-offer condition documentation is submitted to HTB

- A Formal Offer is issued

- A revised Formal Offer is issued

- We have updated the mortgage conditions

- The pre-completion documentation is submitted to HTB

- An application reaches completion

Within 'Case overview' you can select 'Notifications' to view all notifications relating to the mortgage application.



You can filter the notifications to display in order of 'Action required' or 'Date received'. As a default, we'll display notifications that require your action first.

### Notifications

| Subject | Message | Action required? | Date received |
|---|---|---|---|
| Mortgage application received | Thank you for submitting your client's mortgage application. We will review the application and aim to provide you with a response within 24 working hours. | Yes | 01/02/2021 10:10 |

To change the order on the 'Action required?' and 'Date received' columns, click on the column headings. If selected once, we'll display notifications in A–Z order meaning those that do not require action and/or the oldest notifications will be displayed first. Click again to view applications that require action and/or newest notifications first.

## Email notifications

You'll receive an email from us in addition to the notification if:

- A Decision in principle is issued
- The pre-offer condition documentation is submitted to HTB
- A Formal Offer is issued
- The pre-completion documentation is submitted to HTB
- A revised Formal Offer is issued
- We have updated the mortgage conditions

All email notifications will be sent from our **no–reply@htb.co.uk mailbox**. This mailbox does not support replies. If you need to get in touch with us, please email us on **specialistmortgages@htb.co.uk** or alternatively call us on **020 7862 6244**.
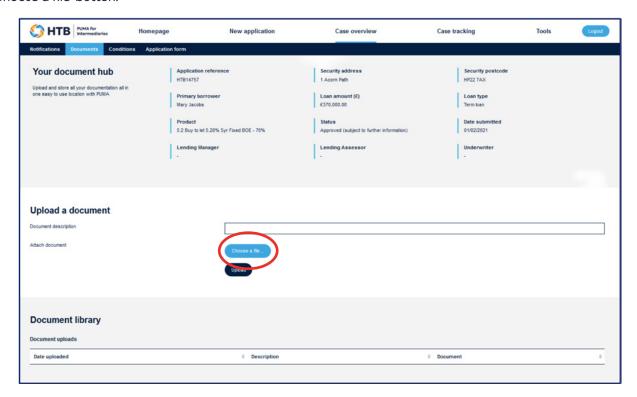
## Documents

You can access all documents uploaded against your mortgage application by navigating to the Document hub via 'Case overview'.
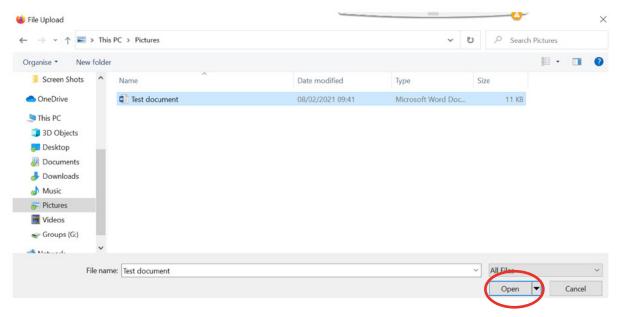


You can upload documents to the mortgage application at any time up until completion by clicking on the 'Choose a file' button.
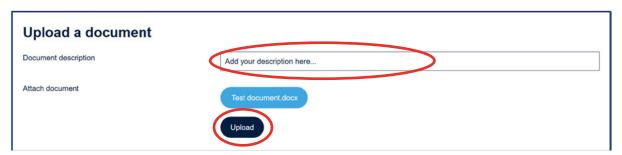
![HTB logo]

You can browse windows explorer and select the document you wish to upload by clicking 'Open'.



Once opened, the document name will appear next to the 'Attach document' field. Please add a document description before clicking 'Upload'; this will help us to progress your mortgage application.
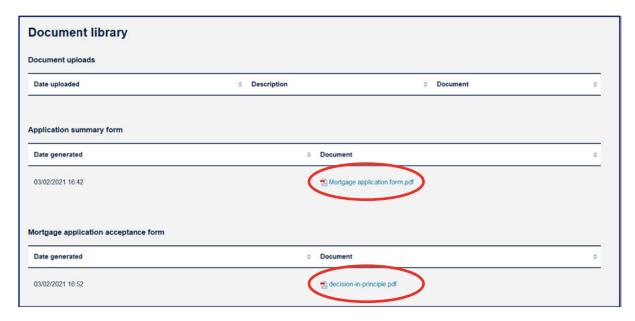


Once the application has been submitted, we'll store a copy of the mortgage application form within the Document library via Case overview' and 'Documents'.

Once the mortgage application has been approved, a copy of the Decision in Principle will also be stored in the Document library via 'Case overview' and 'Documents.
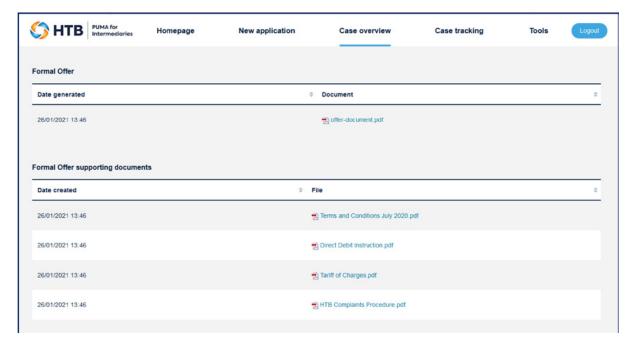
To view or download copy of the Mortgage application form or the Decision in Principle, click the document displayed within the 'Document library'. Note: If we issue a revised Decision in Principle, only the latest version will be available within your document library; all previous versions are deleted.

If we issue a Formal Offer, a copy will be stored under the 'Formal Offer' table located on the documents tab. Any supporting documents will be stored under the 'Formal Offer supporting documents' table.

**Note:** if we issue a revised Formal Offer only the latest version will be available within your document library; all previous versions are deleted.

If you upload a document against any of the outstanding conditions, we'll store a copy of these documents under the 'Condition documents' table located on the documents tab.

**Condition documents**

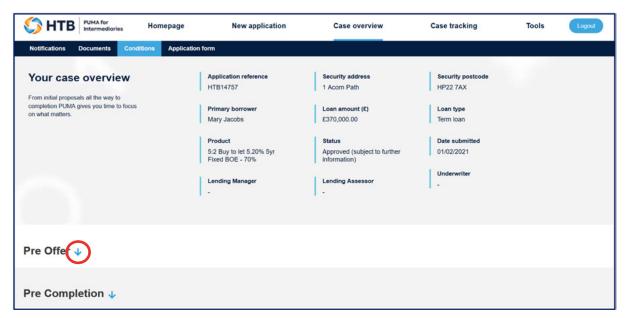| Date received ⇕ | Condition ⇕ | Description ⇕ | Document ⇕ |
|---|---|---|---|
| 26/01/2021 13:47 | A certified copy of a Board Resolution of the Borrower authorising a named person to countersign this Letter, any Security or other relevant Finance Document and approving the acceptance of this Letter, any Security or other relevant Finance Document and its terms; | test1 | 📄 Condition document 3.docx |
| 26/01/2021 13:40 | Direct Debit Mandate | test2 | 📄 Condition document 2.docx |
| 26/01/2021 13:40 | The Borrower is to provide to the Bank an Energy Performance Certificate confirming that the Property has a minimum EPC rating of E; | test2 | 📄 Condition document 2.docx |

To view and/or download a copy of any of the documents stored in the documents tab, click on the document attachment.
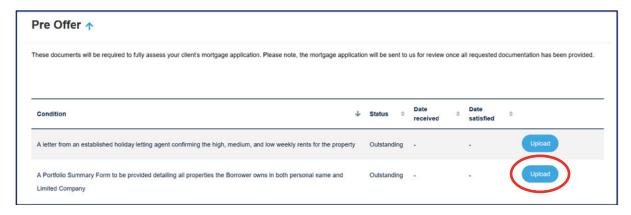
# Managing your conditions



## Pre-offer mortgage conditions

You can view the pre-offer conditions required to progress to Formal Offer by selecting 'Conditions' within 'Case overview'.



Click on the Pre-Offer arrow to display a list of the outstanding Pre-Offer conditions.
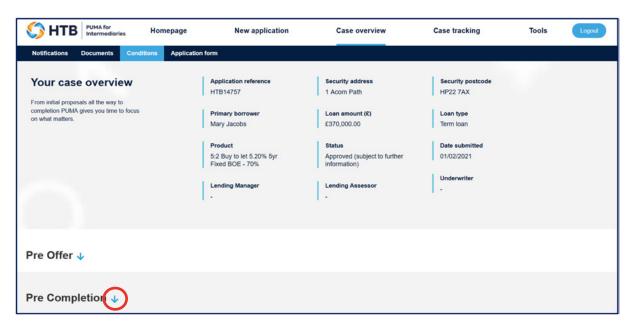
The status of each Pre-Offer condition will be 'Outstanding' until you satisfy each condition. Once documents have been uploaded against all of the pre-offer conditions they can be submitted to HTB.

If you are unable to upload a document against any of the outstanding conditions, you can by exception send them to progress the mortgage application by selecting the 'Submit' button. HTB will only assess submitted pre-offer conditions which are incomplete where there is a valid reason.
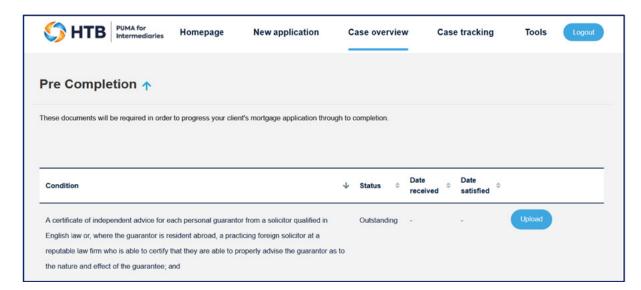


### Pre-completion mortgage conditions

You can view the pre-offer conditions required to progress to Completion by selecting 'Conditions' within 'Case overview'



Click on the Pre-completion arrow to display a list of outstanding Pre-completion conditions.
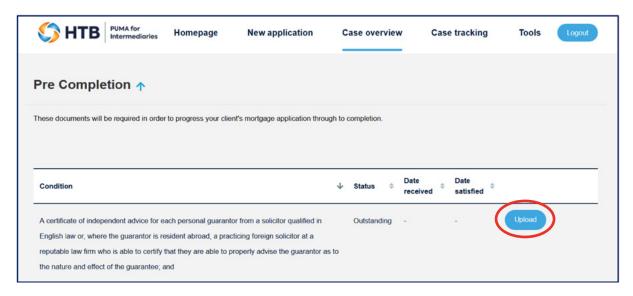
The status of each Pre-Completion condition will be 'Outstanding' until each condition is satisfied by either you or the Solicitor. You'll need to select the 'Submit' button once you have uploaded the relevant documents.



## Uploading a document against a condition

To upload a document against a condition, click the 'Upload' button.



A pop-up screen will appear and click on 'Choose a file'.

Select the file you wish to upload and select 'Open'



- The document is now ready to upload, add a document description
- Click 'Upload' to complete the process



Once uploaded, the status will change from 'Outstanding' to 'Received' and the condition will be populated with the date and time the document was uploaded.

You can view the document by selecting 'View' which will take you to the 'Documents' hub within 'Case overview'.

| Condition | Status | Date received | Date satisfied | |
|---|---|---|---|---|
| Signed and Dated Formal Offer | Outstanding | - | - | Upload |
| Direct Debit Mandate | Received | 03/02/2021 21:28 | - | Upload  ⊙ View |

You can also upload a document against multiple conditions.

## Upload Condition Document

| Document * | Condition test document.docx |
|---|---|
| Document description | Add your document description here... |
| Does this document satisfy multiple conditions? | Yes |

Select: ALL  NONE

☑ A certified copy of a Board Resolution of the Borrower authorising a named person to countersign this Letter, any Security or other relevant Finance Document and approving the acceptance of this Letter, any Security or other relevant Finance Document and its terms;

☑ The Bank's solicitors to provide certificate to confirm good and marketable title

- Select 'Yes' against 'Does this document satisfy multiple conditions?' and tick the conditions that apply.
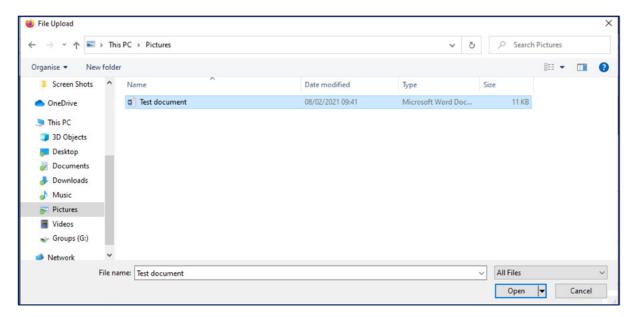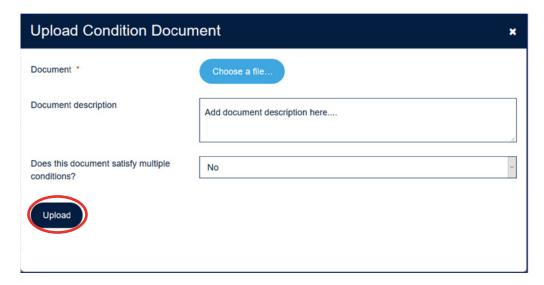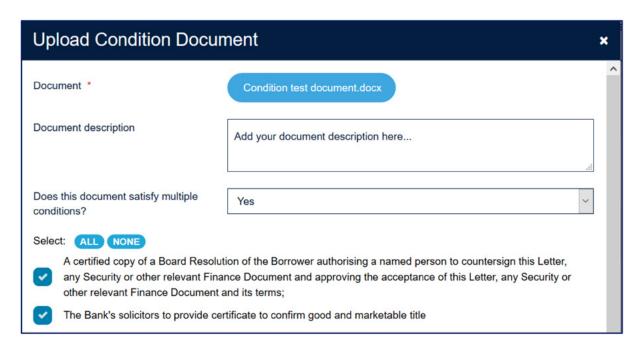- Click on the 'Upload' button to complete the process.

## Replacing a document uploaded against a condition

If you need to replace a document already uploaded against a condition, click on the 'Upload' button.



If you click on the circled icon next to the document it will be deleted. You can now upload a new document against the condition.