# How to submit an application

Issued November 2022

HTB | PUMA for Intermediaries

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This user guide shows you how to submit an application and receive a Decision in Principle within the PUMA for Intermediaries portal.


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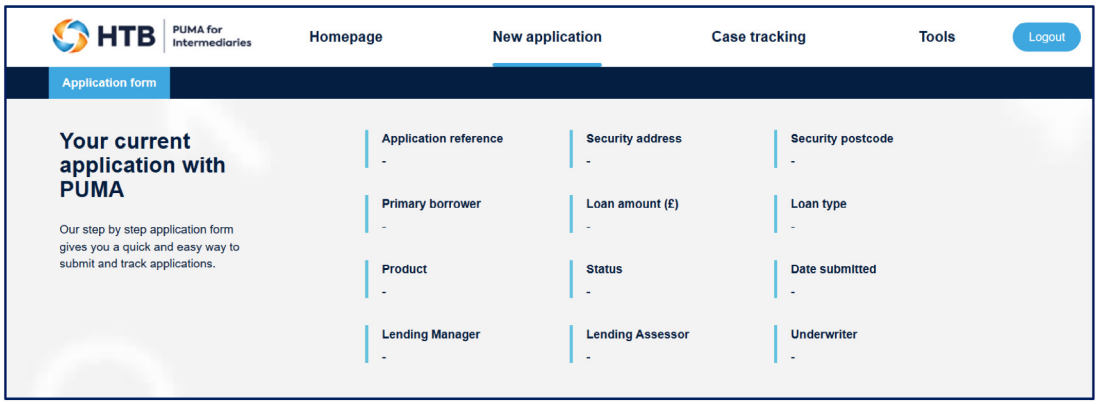
# Creating a mortgage application

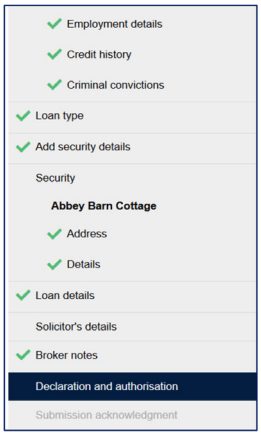
## New application

Click on ‘New application’ on the Homepage.

A summary of the application will be displayed at the top of the page. This will update in real time as you progress through the application.

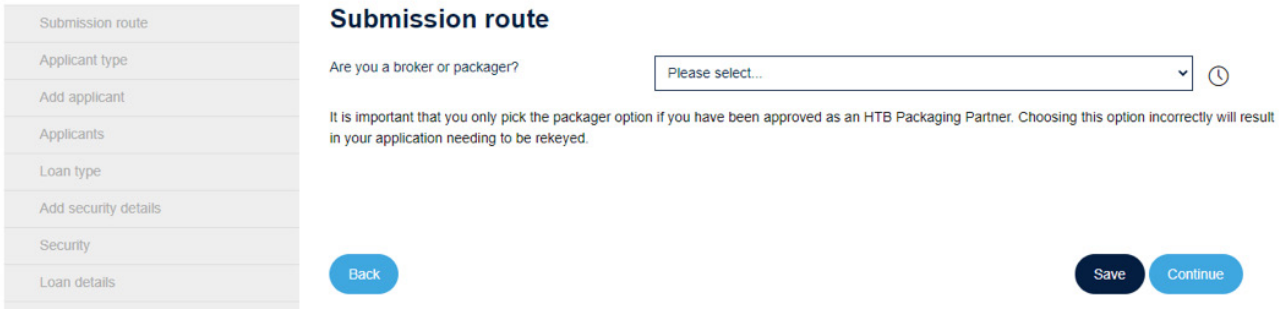



A navigation bar is displayed on the left-hand side of the page. It highlights the sections you must complete to submit your application, displays the current position and you can also use to navigate across sections. A green tick is displayed if mandatory information has been provided.



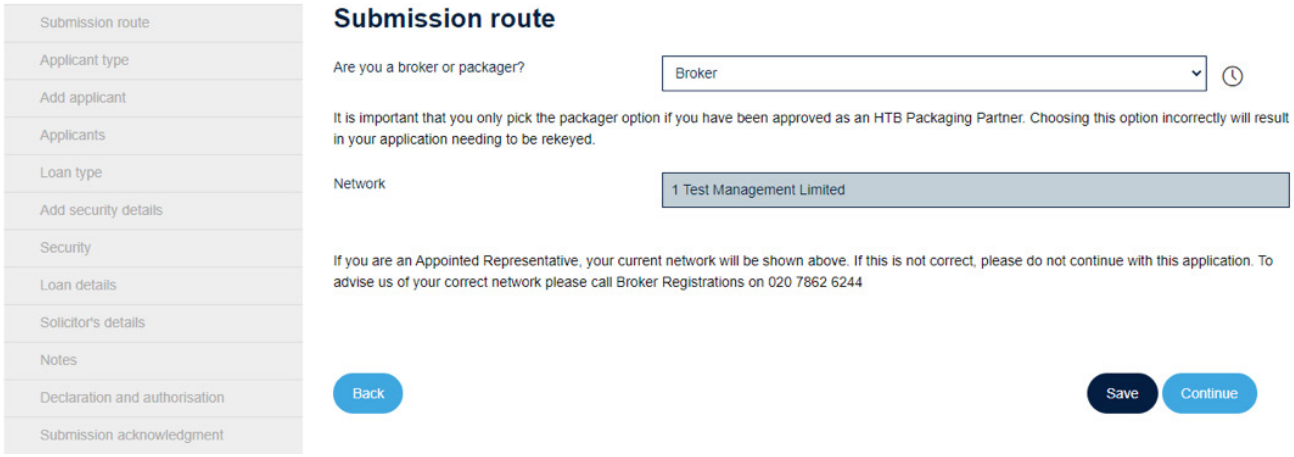
## Submission route

On this page, you can let us know if you are a broker keying your own case or a packager keying a case on behalf of an advising broker.




## Broker keying their own case

Click on the dropdown box asking 'Are you a broker or packager?' and pick Broker.



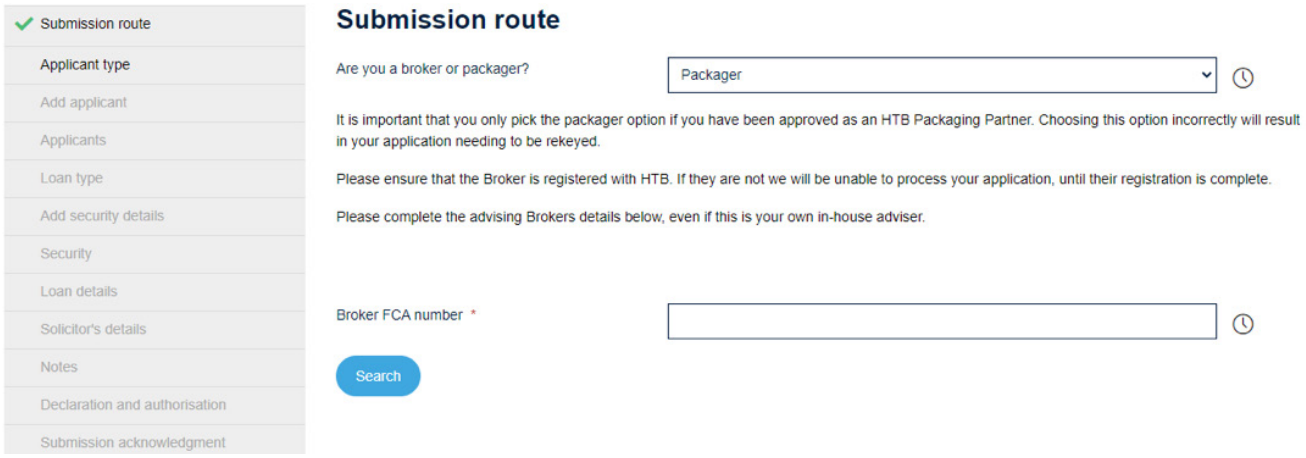

If you are an Appointed Representative, your registered Network will be shown detailing who we will be paying upon the completion of this transaction. If you have since changed networks or have changed your FCA status please contact us on 020 7862 6244 prior to continuing as this information will need to be amended prior to keying this application.

If correct, please click 'continue' to progress your application to Applicant type.

### Packager keying an application on behalf of an advising broker

Click on the dropdown box asking 'Are you a broker or packager?' and pick Packager

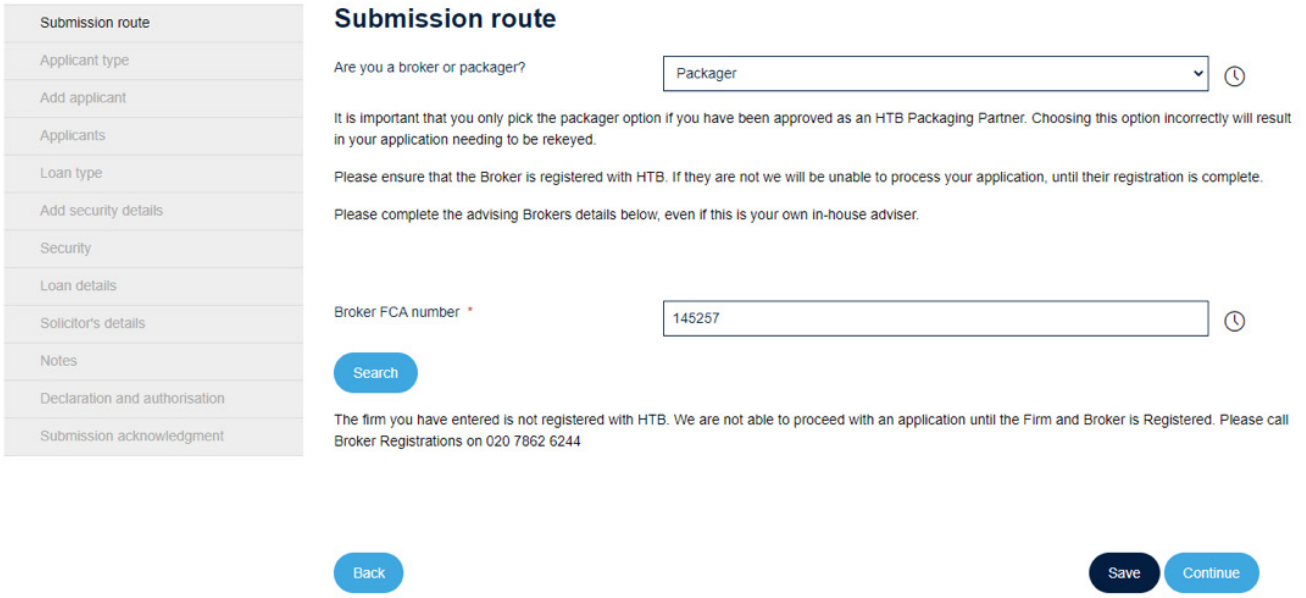
Please read the help text displayed and ensure that if choosing this route, you are registered with HTB as an approved packaging partner.




Once you pick packager, a box will pop up requesting the FCA number of the broker firm that you are acting on behalf of. Please enter the FCA number and click 'search'.

### Broker firm not registered

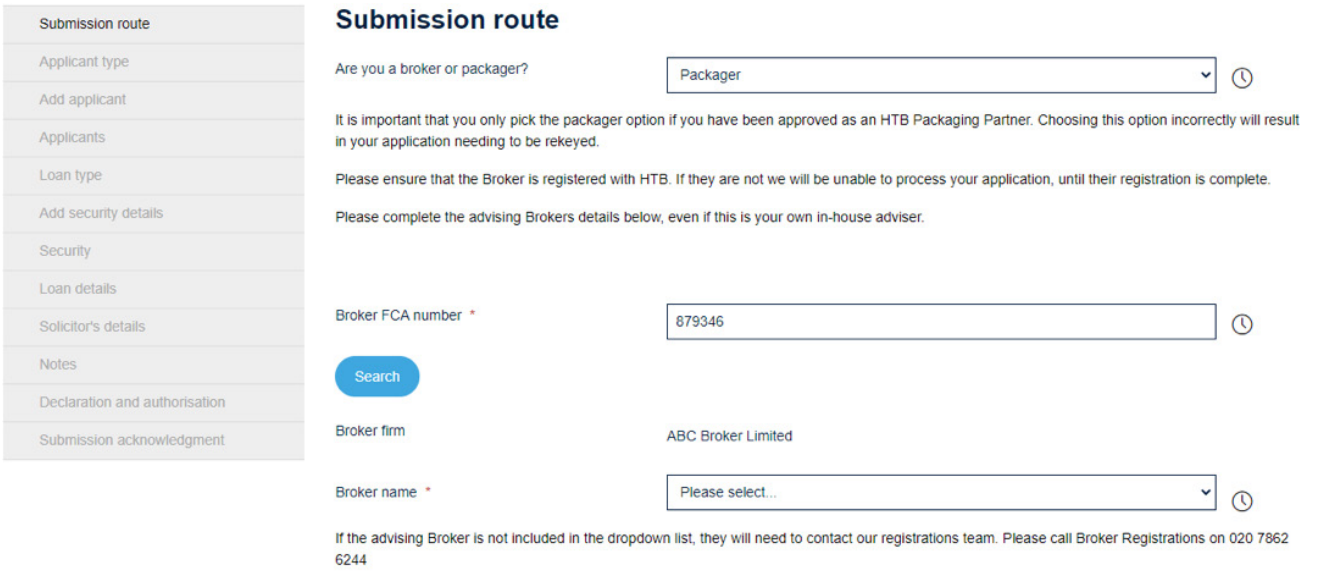
The example below shows an FCA number has been keyed in and does NOT match any broker firm registered on our database.




If the broker firm is not registered, you will receive help text explaining that you are unable to proceed until the broker has registered with us. Our Broker Registrations department can be contacted on 020 7862 6244.

## Broker firm fully registered

The example below shows an FCA number has been keyed in and matches a broker firm who is registered on our database. The system will return the name of the firm matching the FCA number so you are able to ensure that you are keying an application on behalf of the correct company.




A 'broker name' box will also appear, providing you with dropdown information of the advisers we have registered to that firm, please pick the adviser who has provided the advice on the application. If the adviser is not available help text will also be provided directing you to our broker registrations department.

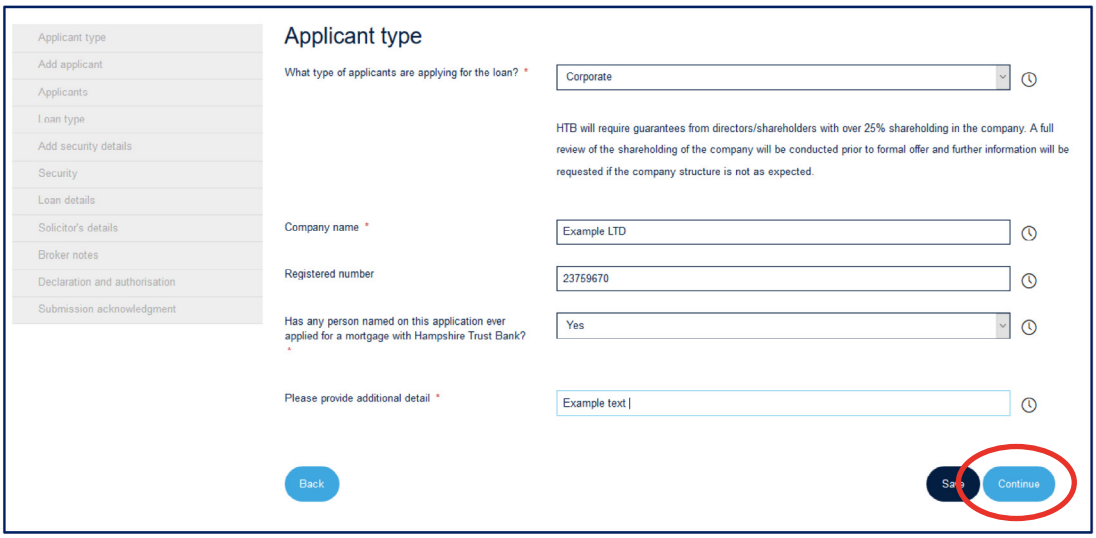
You can click 'save' if you wish to save the data input and return to the application at a later time.

Once you have completed this section and all is correct, click 'continue' and proceed to progress your application to applicant type.

## Applicant type

On this page, you can choose what type of applicant(s) are applying for the mortgage.

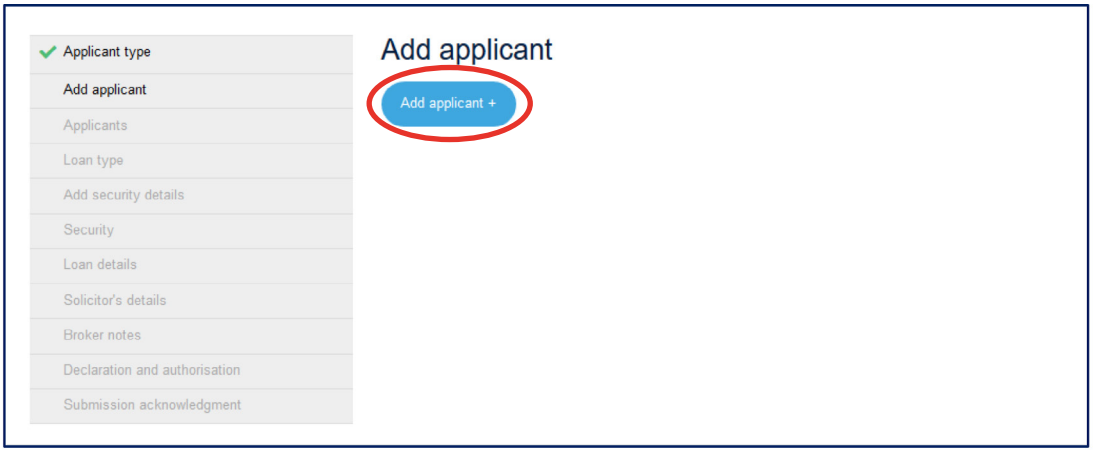
The remainder of the content displayed on this page is conditional based on the type of applicant selected. We'll ask you to provide details of the Company if the primary applicant is a corporate entity.



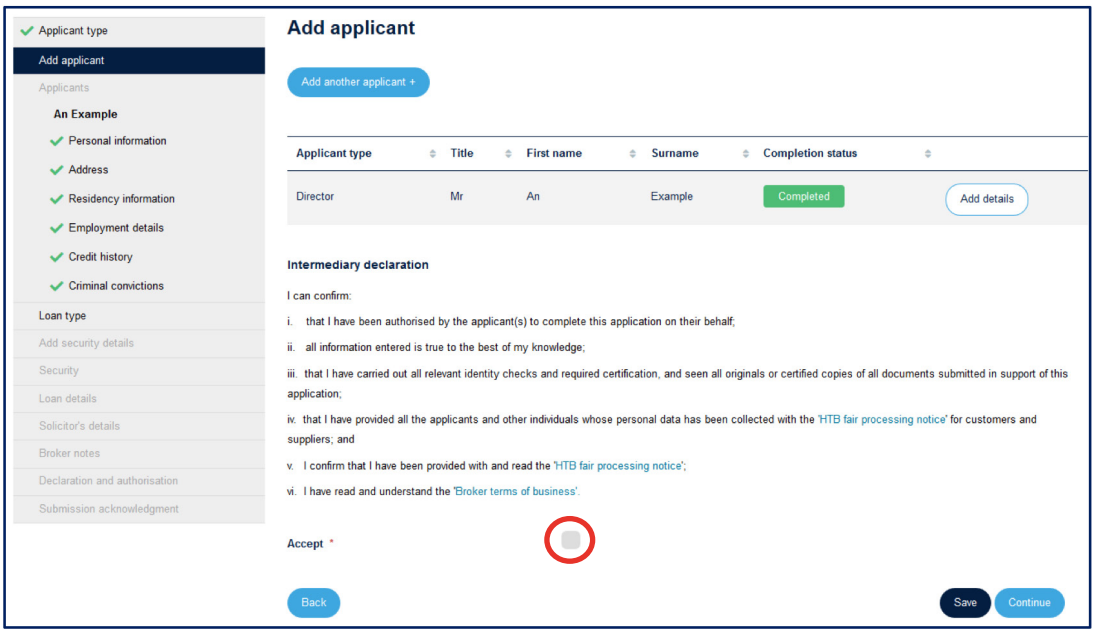

- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

## Add applicant

On this page, you can add new and manage existing applicants.

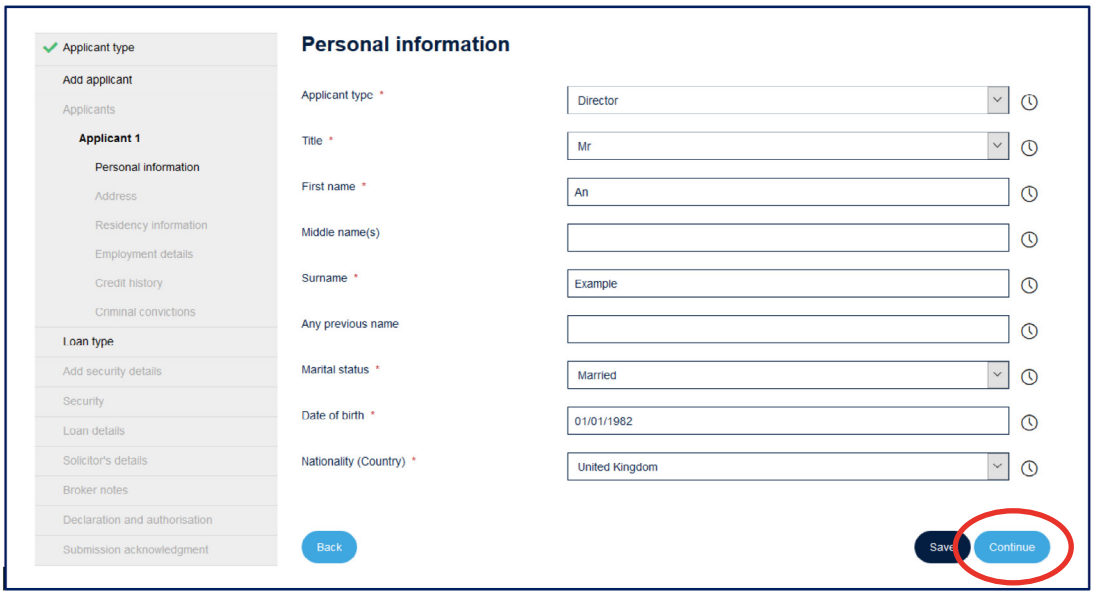



- If you have not yet added an applicant, you'll need to select the 'Add applicant' button.
- You will be directed back to the 'Add applicant' page once you have completed the details for the first applicant. You can add another applicant (up to a maximum of 10) by clicking 'Add another applicant'. If there are more than 10 applicants, please provide their details in the notes section towards the back of the application form.
- You can edit or add details for an applicant by clicking 'Add details'.
- Once you have read and accepted the declaration, you can proceed to the 'Loan type' page by clicking 'Continue'.



## Personal Information

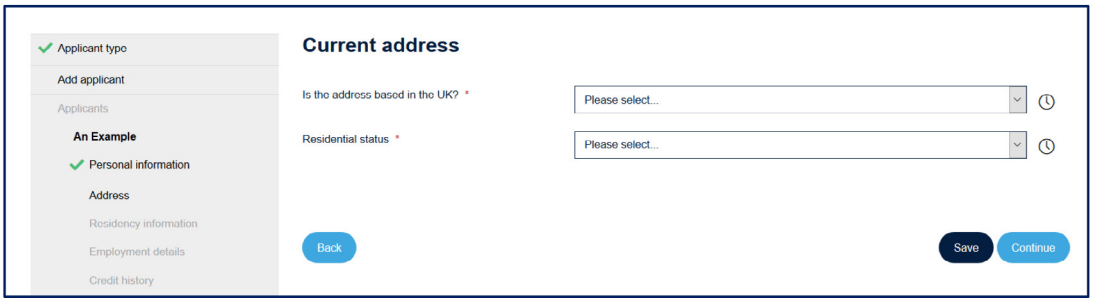
On this page, we'll ask you to provide each applicant's personal information.



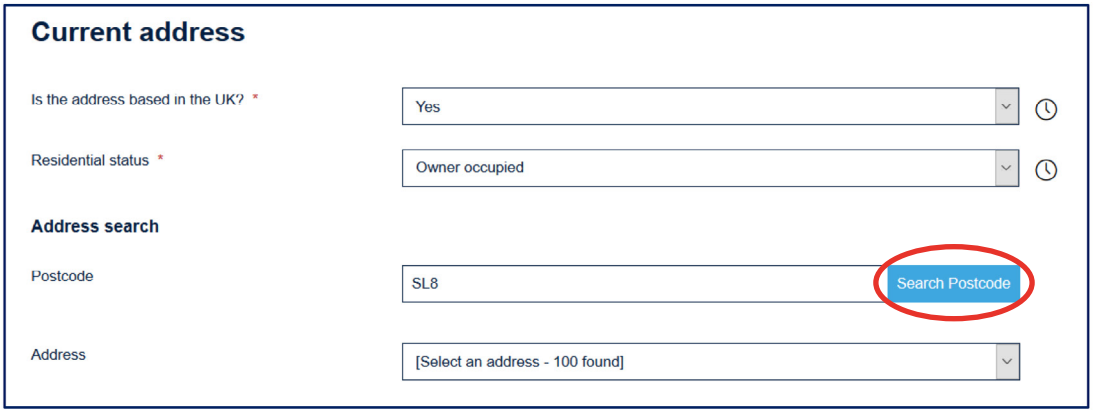

- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

## Current address

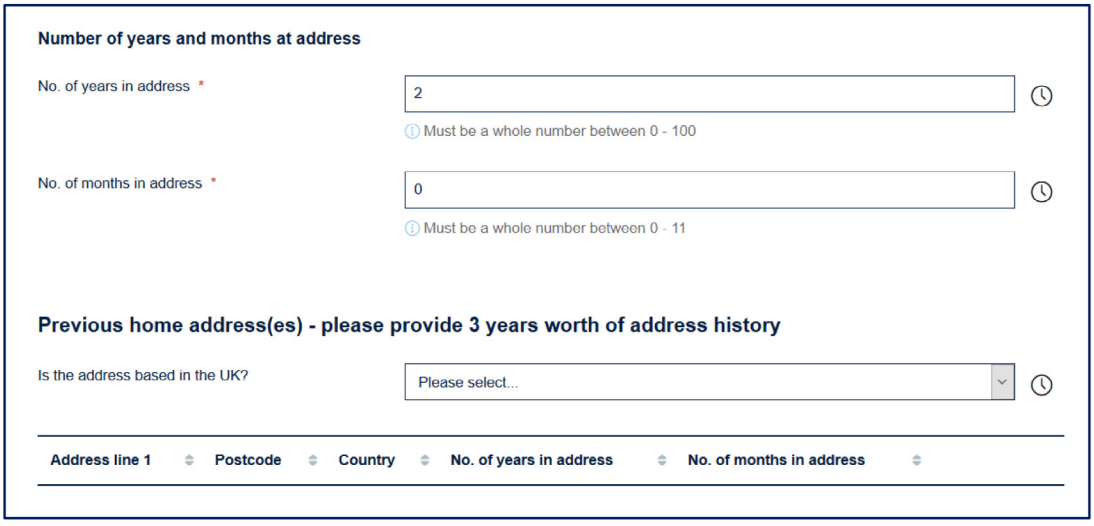
On this page, we'll ask you to provide each applicant's current address.




- If the applicant's address is based in the UK, you can use the postcode search function which will automatically populate the address details. Alternatively, if the address is located outside the UK or we cannot find an address based on the postcode provided, you'll need to manually input the applicant's current address.

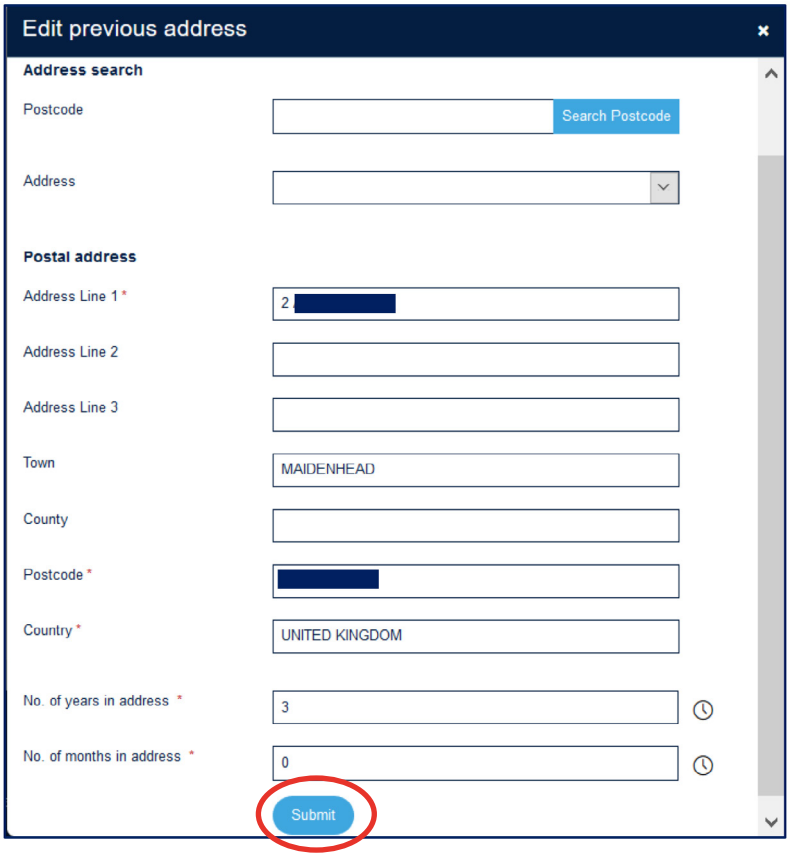



- We'll ask you to confirm the number of years and months of their residency. If the applicant has lived in their current address for less than 3 years, we'll ask you to provide their previous address(es).



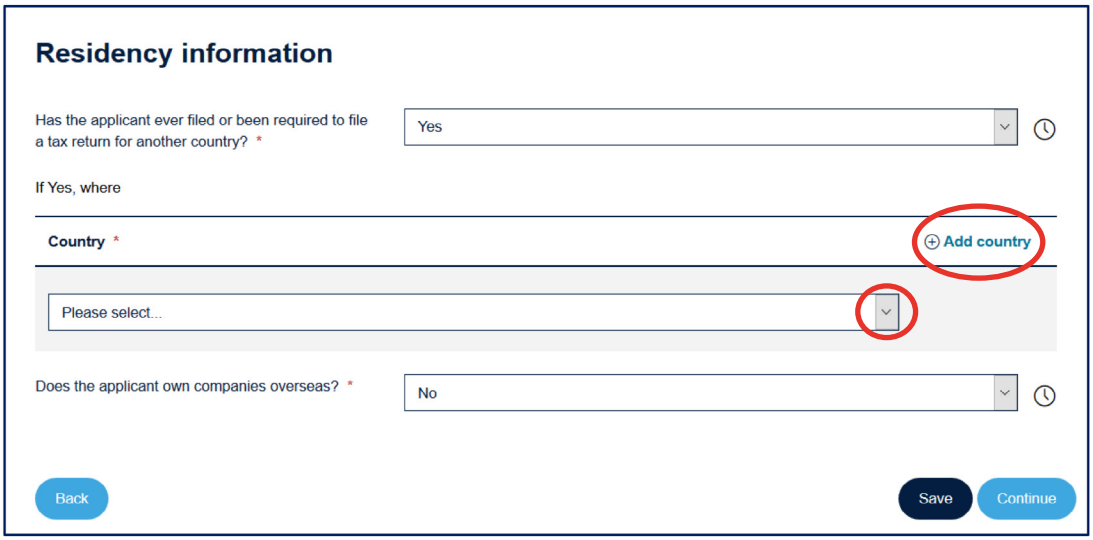
- A record of the applicant's previous address will be displayed at the bottom of the screen. You can edit or delete previous addresses using the buttons provided.

When you edit a previous address you'll need to select 'Submit' to save your changes'.



## Residency information

On this page, we'll ask you to confirm whether the applicant has filed a tax return or owned a company in another country.
If you select 'Yes' to either of the questions, you must confirm the country.

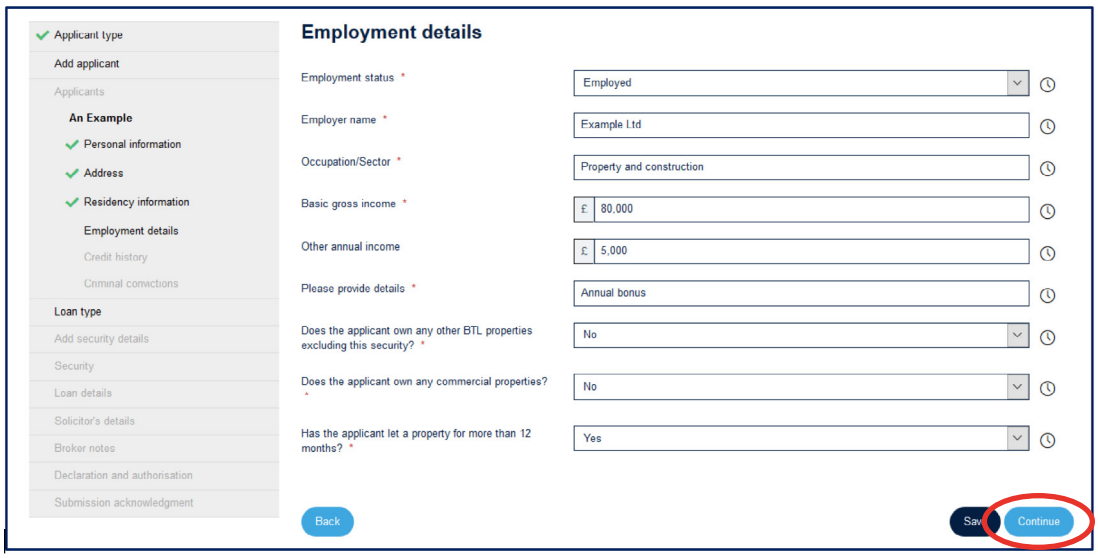



- Please select a country from the drop down list provided.
- If the applicant has filed tax returns/owned companies in more than one country, you can click the 'Add country' button which will create another row for you to select from.

## Employment details

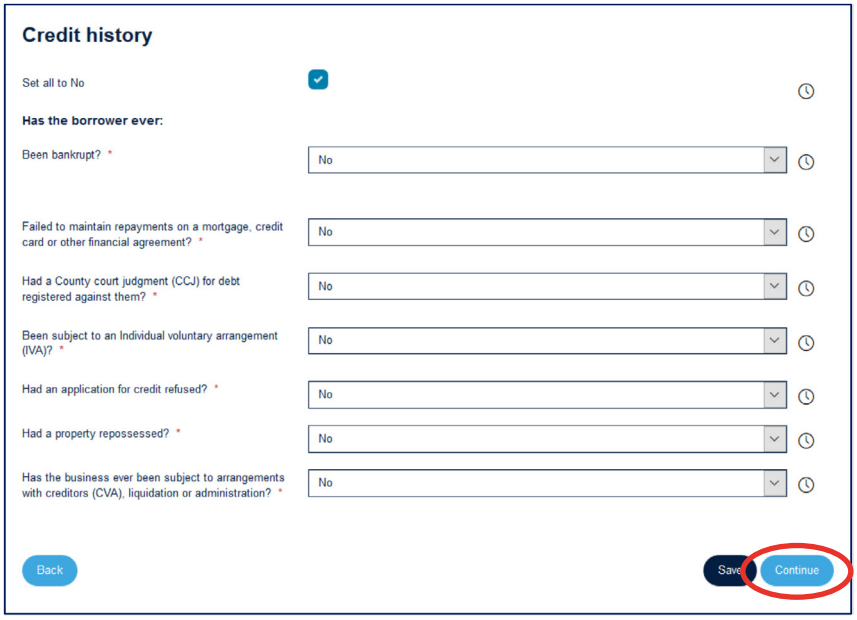
On this page, we'll ask you to confirm the applicant's employment details.
The content on this page is conditional so will vary depending on the applicant's employment status.

- An asterisk will be displayed against all mandatory questions. You must answer these in order to submit the mortgage application to us.
- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.



## Credit history

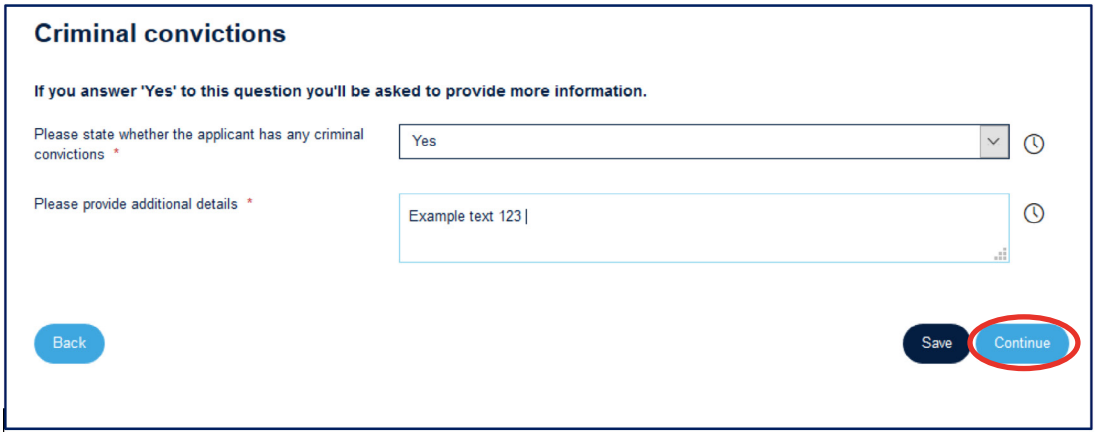
On this page, we'll ask you to confirm whether the applicant has had any adverse credit history.




- You can tick 'Set all to No' to automatically populate 'No' against all of the questions if applicable.
- We'll ask you to provide additional information if you answer 'Yes' to any of the questions.
- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

## Criminal convictions

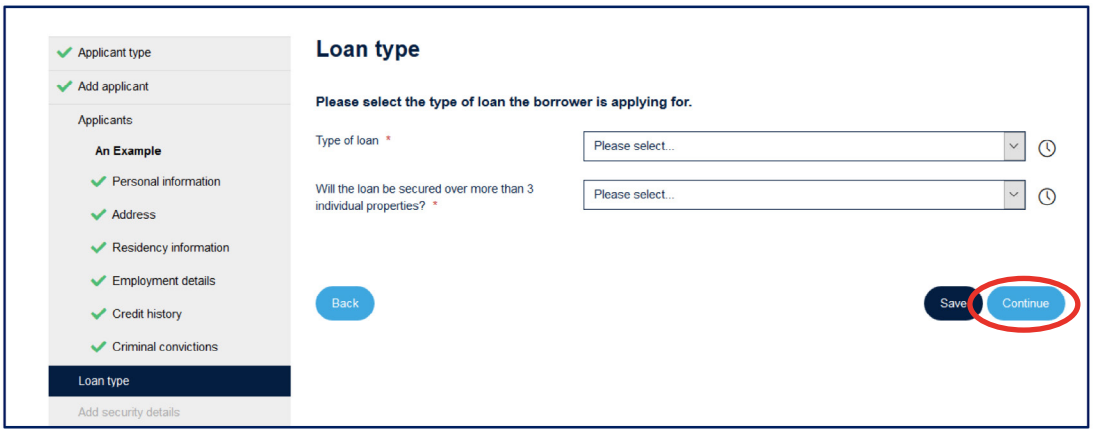
On this page, we'll ask you to confirm if the applicant has any criminal convictions.
If you answer 'Yes', you must provide additional information.




- An asterisk will be displayed against all mandatory questions. You must answer these in order to submit the mortgage application to us.
- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

## Loan type

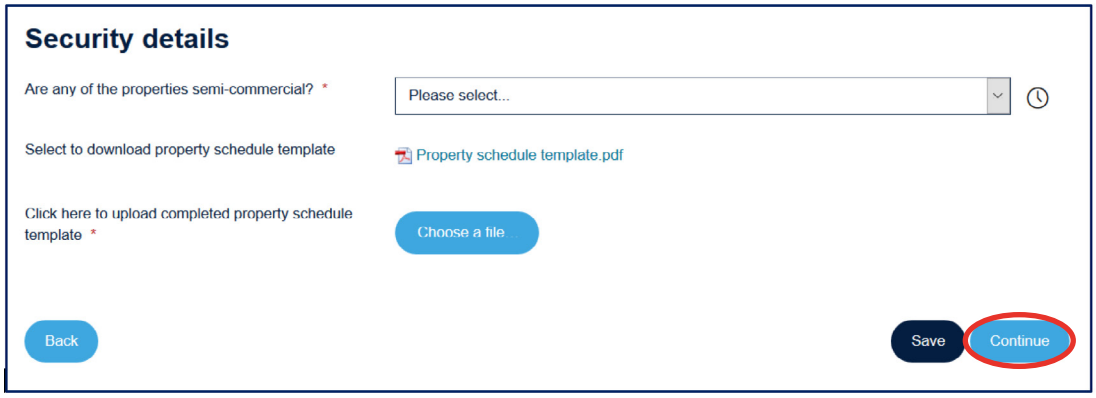
On this page, we'll ask you to confirm the type of loan the applicant(s) want(s) to apply for. The content is dependent on the loan type and whether the loan is a purchase or re-finance.



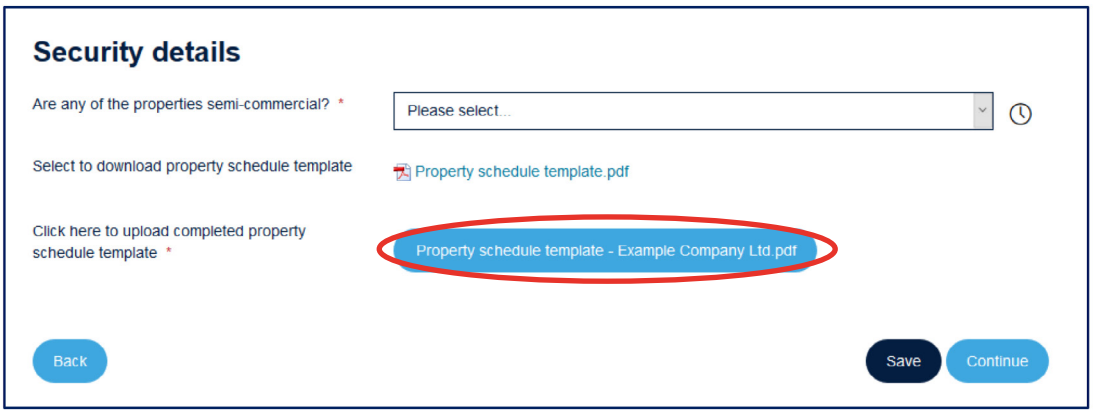

- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

## Security details

The content of this page is conditional depending on whether the loan is secured on greater than or less than 3 individual securities. If the loan is secured on over 3 individual securities, the following page will be displayed:




We'll ask you to confirm if any of the properties are semi-commercial so that the correct products are available for you to select on the 'Loan details' page. In this instance, you'll need to download and complete the property schedule template before uploading.

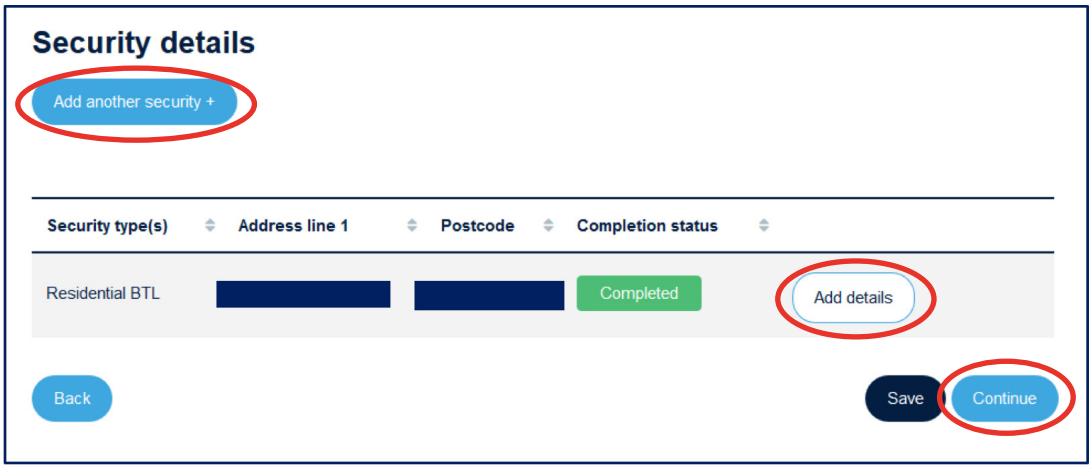



If you upload the wrong document by mistake or would like to upload a revised version, click on the file name. A pop-up will appear asking you to select which document you would like to upload instead.

If the loan is secured on less than 3 individual securities, the following page will be displayed:

- Click 'Add security' to supply us with the details of the property that the loan will be secured against.

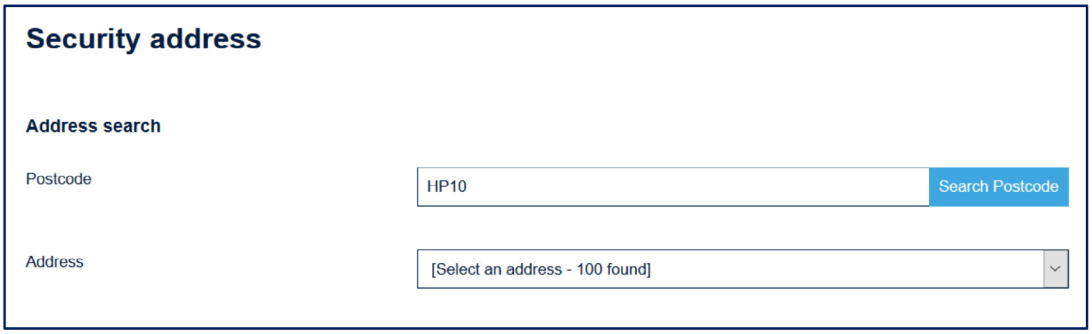
Once you have provided all mandatory information for the security, you'll return back to this page so that you can either add another security address or progress through to the 'Loan details' page.



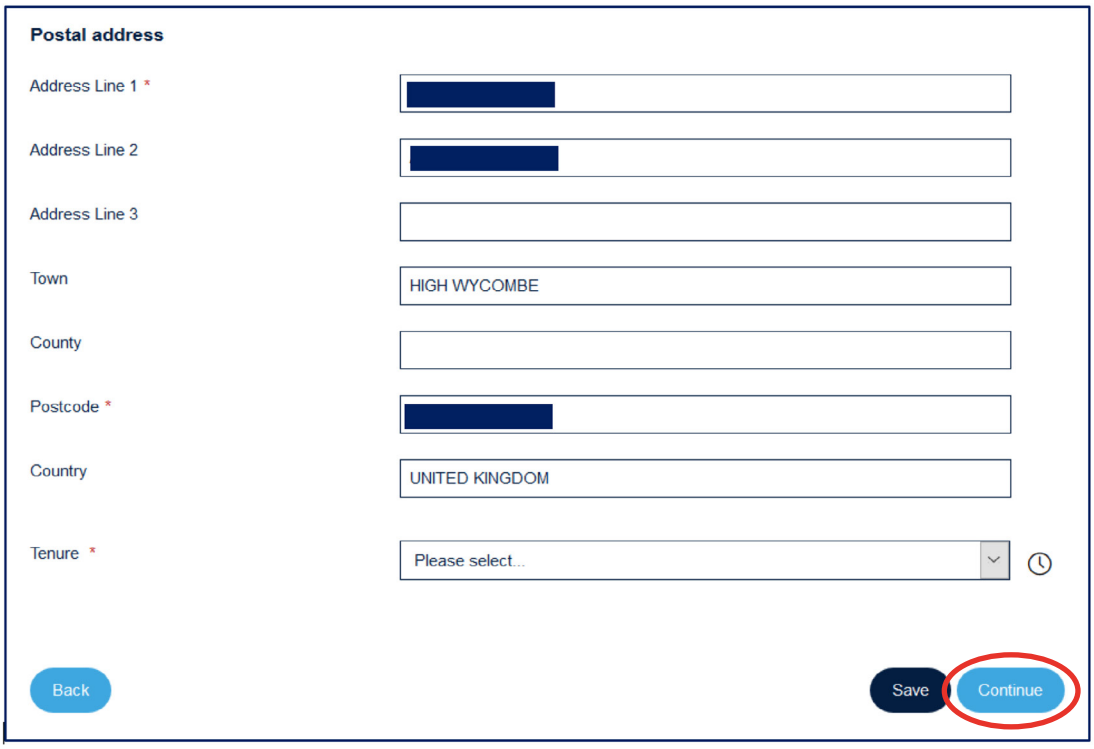

To add another security, click 'Add another security'. You can amend or add to the information already provided for the security by clicking 'Add details'. Click 'Continue' to progress to the 'Loan details' page.

## Security - address

On this page, we'll ask you to provide details of the security address. As the security address must be located in the UK, you can use the postcode search function to find the address and automatically populate the address details below.

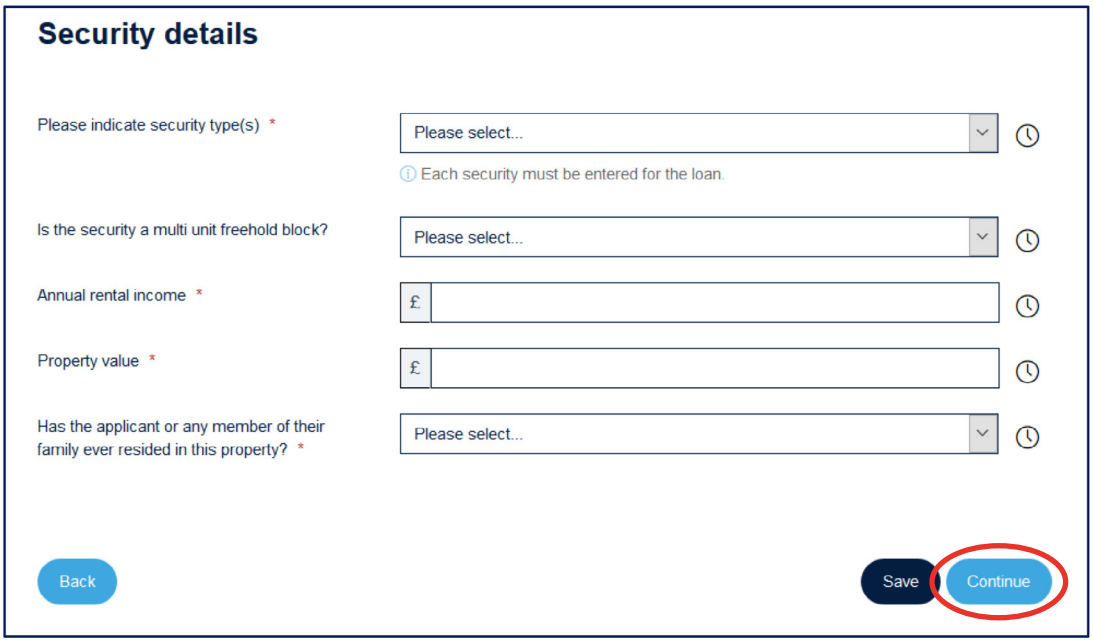



Alternatively, you can populate the address details manually.



## Security details

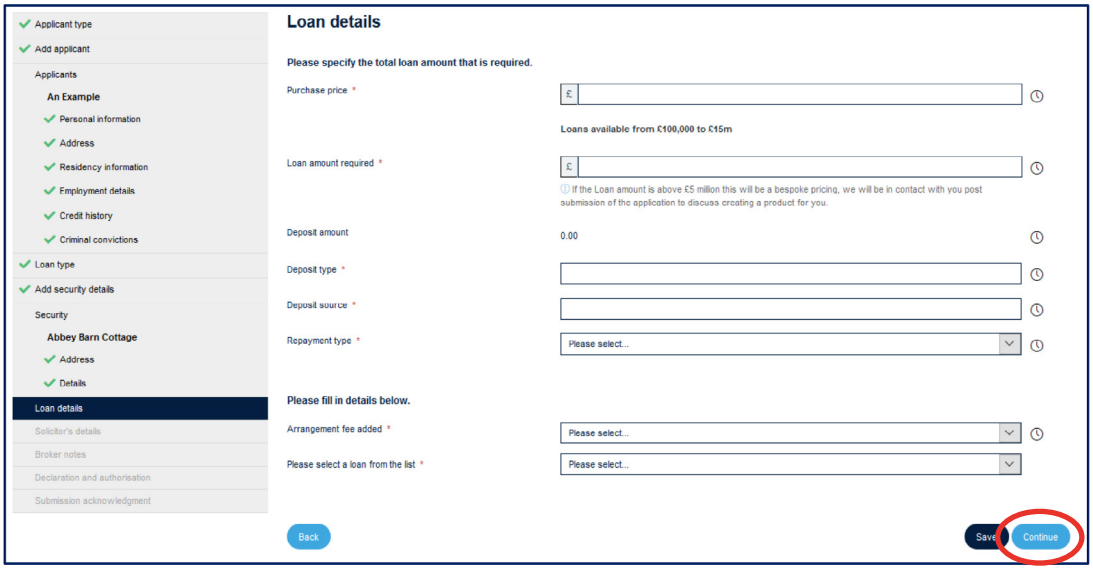
On this page, we'll ask you to confirm the security type. The content on this page is dependent on the type of security selected.




- You can click 'Save' if you wish to save the data input and return to the application at a later time.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

## Loan details

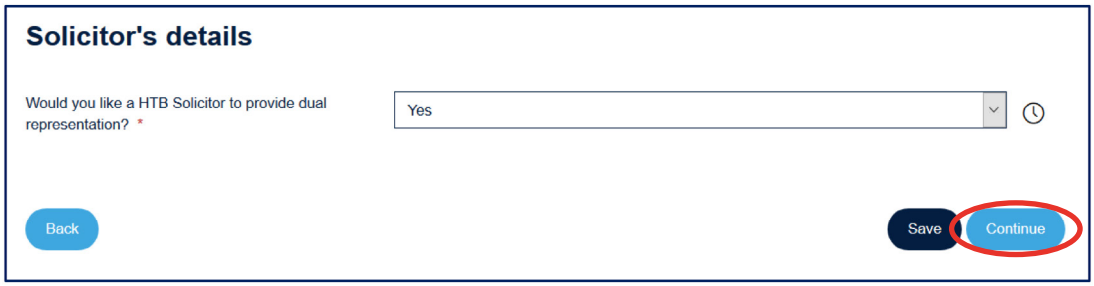
On this page, we'll ask you to confirm details regarding the loan.



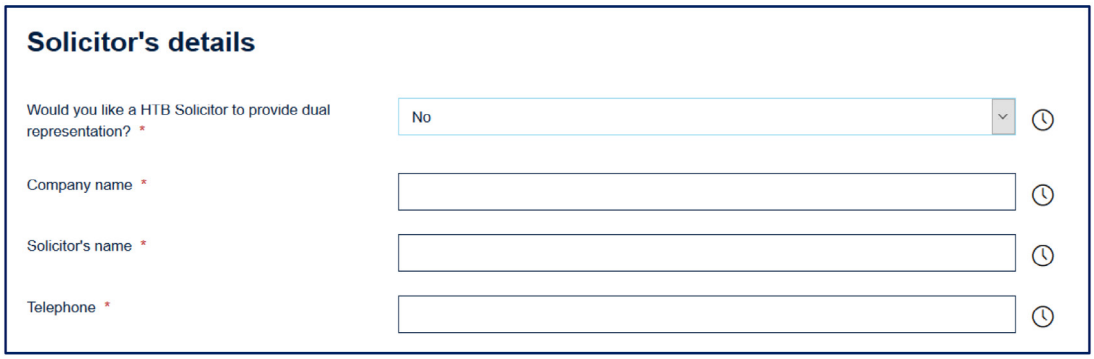

- The products available for selection will vary depending on the information you have provided earlier in the application.
- As the products available are dependent on the information previously entered, if you make any changes to this information it may result in the product no longer be available and you'll be required to select another product to be able to continue you with your application.
- Once you have provided all mandatory information, click 'Continue' to progress your application, by clicking continue this will also save your application.

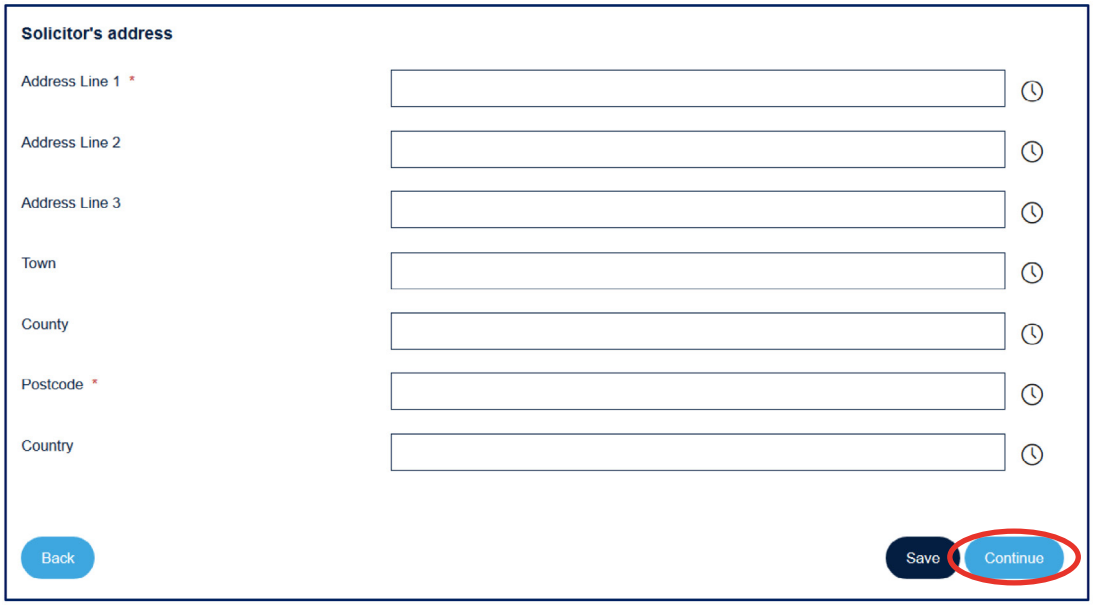
## Solicitor's details

On this page, we'll ask whether the applicant(s) would like HTB to provide dual solicitor representation.



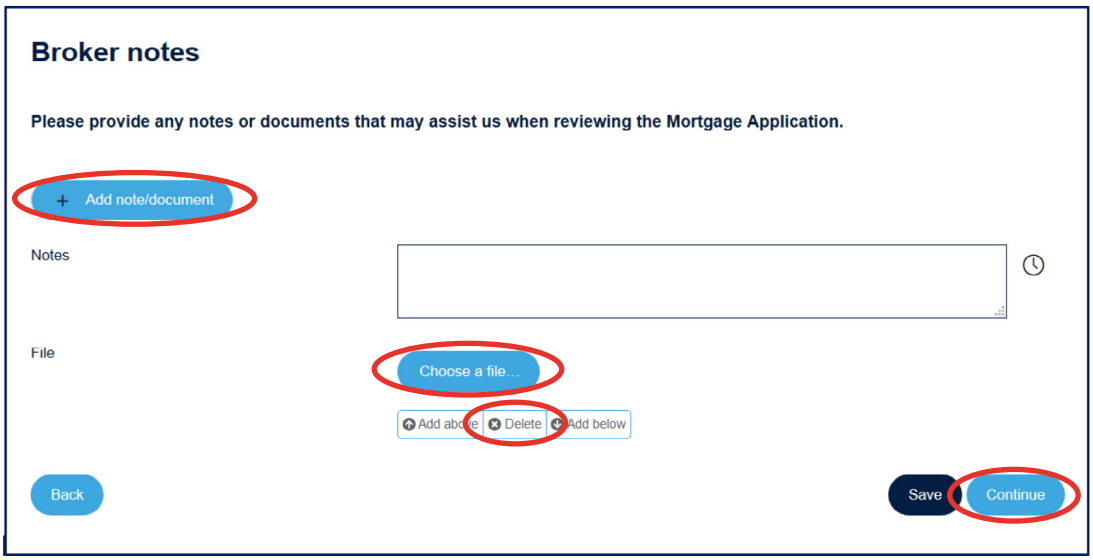

If you select 'No', we'll ask you to provide details of the applicant's solicitor.



## Broker notes

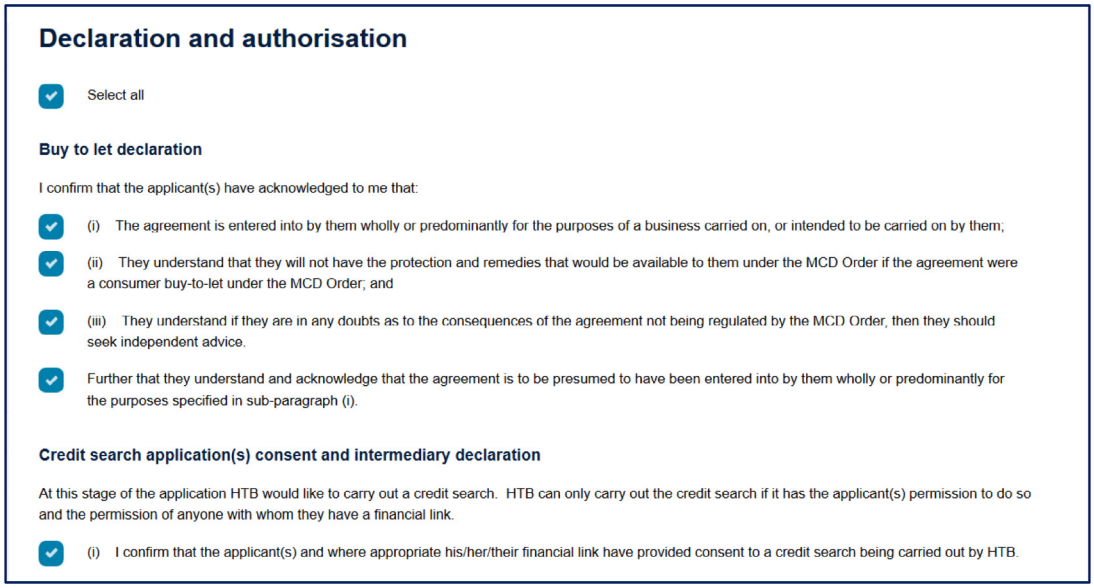
On this page, you can upload any supplementary documents or notes that may assist us when assessing the application.




- To add a note, insert the text into the 'Notes' section and click 'Save'.
- To upload a document, click the 'Choose a file...' button and then 'Save'.
- If you want to add another note or document, click the 'Add note/document' button.
- If added by mistake, you can delete a note and document prior to submission by selecting 'Delete'.

## Declaration and authorisation

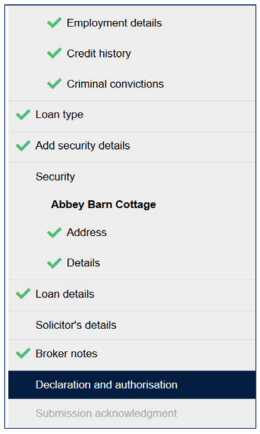
On this page, you'll need to read and provide your acceptance of the declarations. You can click the 'Select all' button to automatically tick all of the declarations displayed on the page or select each one individually.




You must agree to all of the declarations prior to submitting the application. The 'Submit mortgage application' button will remain greyed out until this has been done. Any outstanding actions will be highlighted below.

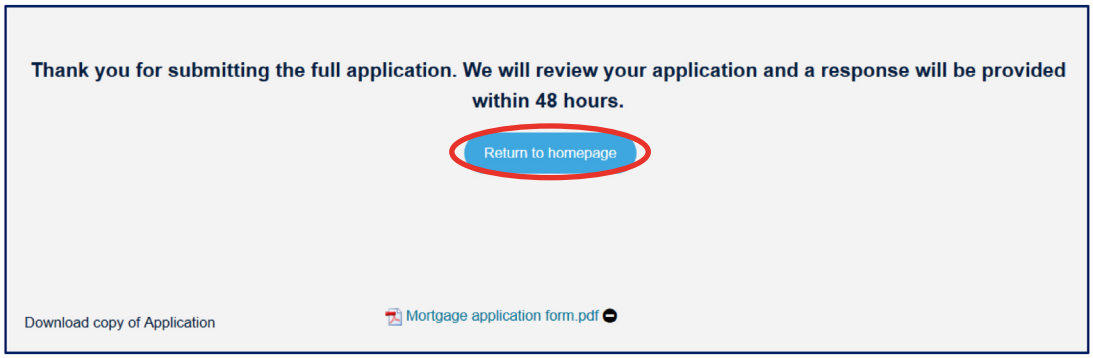
If you have agreed all of the declarations but the 'Submit mortgage application' remains greyed out this mean that the application form is incomplete; any outstanding actions will be highlighted below.

In this example, you'll notice the green tick is not displayed against the 'Solicitor's details' page. This indicates that the mandatory information is missing from this page. You'll need to select 'Solicitor's details' via the navigation bar and enter the missing information. You can then select 'Declaration and authorisation' to submit the application.



## Submitting your application

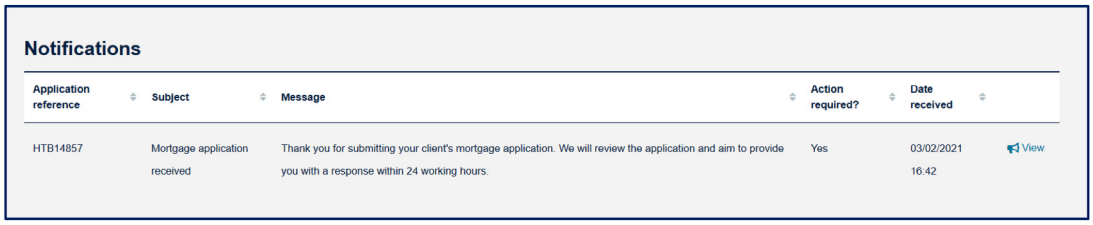
Once you have clicked the 'Submit mortgage application' button, a confirmation will be displayed.




You can download a copy of the Mortgage application form by clicking on it. A copy will also be stored in the documents section of the application if you wish to review at a later date.

- Click 'Return to homepage' to navigate back to the homepage.

Once you've clicked on the 'Return to homepage', a notification will be displayed to confirm that the mortgage application has been submitted.

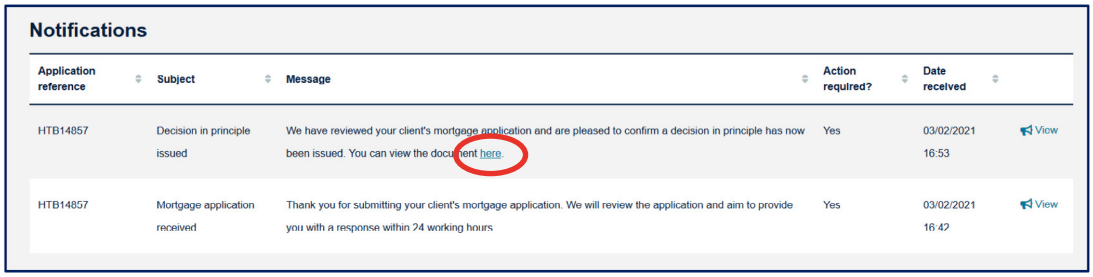


# Mortgage application decision

## Mortgage application approved

We'll review the application and provide a lending decision within 2 working days.

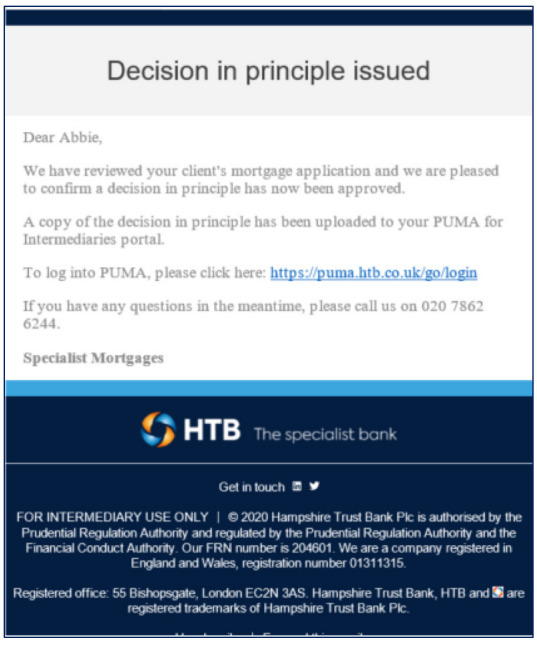
If the mortgage application is approved in principle, you'll receive a notification within PUMA for Intermediaries. You can view the Decision in Principle by clicking on the 'here' hyperlink.



**Notifications**

| Application reference | Subject | Message | Action required? | Date received | |
|---|---|---|---|---|---|
| HTB14857 | Decision in principle issued | We have reviewed your client's mortgage application and are pleased to confirm a decision in principle has now been issued. You can view the document here. | Yes | 03/02/2021 16:53 | View |
| HTB14857 | 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 | 03/02/2021 16:42 | View |

We'll also send you an email to confirm the mortgage application has been approved in principle.



Decision in principle issued

Dear Abbie,

We have reviewed your client's mortgage application and we are pleased to confirm a decision in principle has now been approved.

A copy of the decision in principle has been uploaded to your PUMA for Intermediaries portal.

To log into PUMA, please click here: https://puma.htb.co.uk/go/login

If you have any questions in the meantime, please call us on 020 7862 6244.

Specialist Mortgages

HTB The specialist bank

Get in touch

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## Mortgage application declined

If the mortgage application is declined, you'll receive a notification in PUMA for Intermediaries within 2 working days.

| | | | | | |
|---|---|---|---|---|---|
| HTB14743 | Mortgage application declined | We have reviewed your client's mortgage application and unfortunately we are unable to proceed further. If you have any queries, please contact your Lending Manager. | No | 03/02/2021 17:19 | View |

If you have any queries regarding the decision, please contact your Lending Manager.

## Mortgage application withdrawn

**Notifications**

| Application reference | Subject | Message | Action required? | Date received | |
|---|---|---|---|---|---|
| HTB14857 | Mortgage application withdrawn | Your client's mortgage application has been withdrawn. If you have any queries, please contact your Lending Manager. | No | 03/02/2021 18:05 | View |

If the applicant does not wish to proceed with their mortgage application, please contact us so we can withdraw the application. You'll then receive a notification in PUMA for Intermediaries.