



How to manage an application

Issued February 2021



PUMA for
Intermediaries

CONTENTS

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

Managing your applications	3
How to find an application	3
Case overview	5
PUMA for Intermediaries Notifications	6
Email notifications	7
Documents	8
Managing your conditions	12
Pre-offer mortgage conditions	12
Pre-completion mortgage conditions	13
Uploading a document against a condition	14
Replacing a document uploaded against a condition	17

Managing your applications



How to find an application

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

HTB PUMA for Intermediaries

Homepage New application **Case tracking** Tools Logout

Case tracking

Application reference: Status:

Primary borrower: Date created from:

Security postcode: Date created to:

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

My activity

Application reference	Date created	Primary borrower	Security address	Security postcode	Multiple securities?	Loan amount	Status	Last update	Application summary form
HTB15114	05/02/2021	Applicant One	-	-	-	-	Unsubmitted	05/02/2021	-
HTB15044	04/02/2021	Company name 1	██████	██████	No	£200,000.00	Submitted	04/02/2021	Mortgage application form.pdf

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.

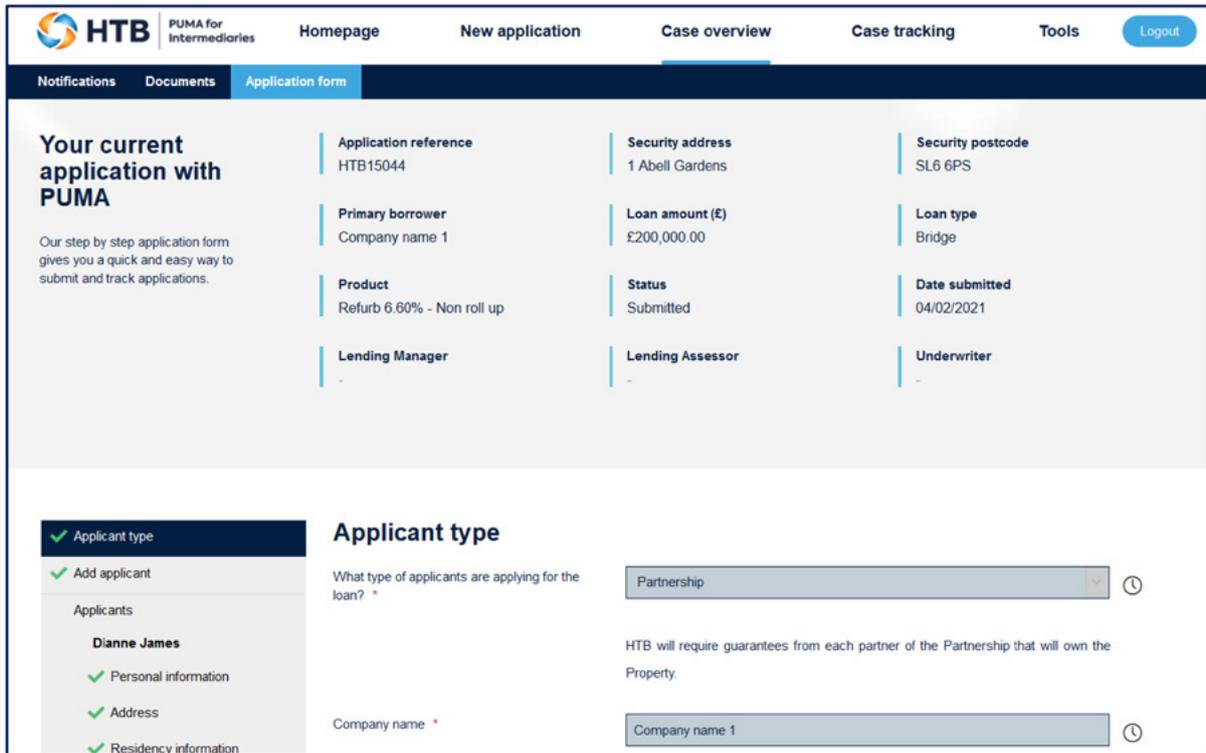


The screenshot shows the HTB PUMA application summary form. The navigation bar includes 'HTB PUMA for Intermediaries', 'Homepage', 'New application', 'Case overview', 'Case tracking', 'Tools', and a 'Logout' button. The 'Application form' tab is selected. The main content area is titled 'Your current application with PUMA' and includes a brief description: 'Our step by step application form gives you a quick and easy way to submit and track applications.' The application details are as follows:

Application reference HTB80	Security address Drummers Yard	Security postcode HP9 2UG
Primary borrower Test Three	Loan amount (£) £450,000.00	Loan type Term loan
Product Buy to let 4.70% 2yr Fixed BOE - 75%	Status Completed	Date submitted 10/02/2021
Lending Manager -	Lending Assessor -	Underwriter -

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'.



The screenshot displays the 'Case overview' page for application HTB15044. The page is divided into several sections:

- Header:** HTB PUMA for Intermediaries, with navigation tabs for Homepage, New application, Case overview (selected), Case tracking, Tools, and Logout.
- Sub-navigation:** Notifications, Documents, and Application form (selected).
- Your current application with PUMA:** A summary card stating: "Our step by step application form gives you a quick and easy way to submit and track applications." Below this is a grid of application details:

Application reference HTB15044	Security address 1 Abell Gardens	Security postcode SL6 6PS
Primary borrower Company name 1	Loan amount (£) £200,000.00	Loan type Bridge
Product Refurb 6.60% - Non roll up	Status Submitted	Date submitted 04/02/2021
Lending Manager -	Lending Assessor -	Underwriter -
- Applicant type:** A section with a left-hand navigation menu (Applicant type, Add applicant, Applicants) and a main form area. The form asks "What type of applicants are applying for the loan?" with a dropdown menu set to "Partnership". Below this, it states: "HTB will require guarantees from each partner of the Partnership that will own the Property." There is also a "Company name" field with "Company name 1" entered.

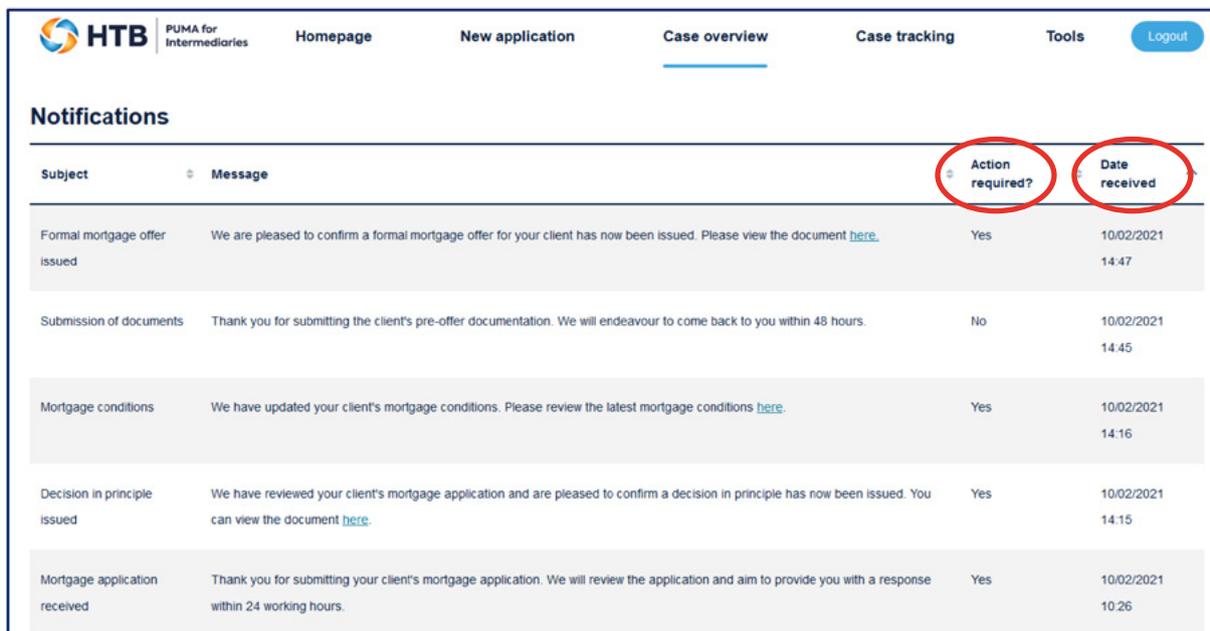
If the application has been submitted it will be view only, if not you can continue to complete and submit the application. You can use the left hand navigation to work through various pages of the application or alternatively use the 'Continue' and 'Back' buttons on each page to progress sequentially.

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.

Subject	Message	Action required?	Date received
Formal mortgage offer issued	We are pleased to confirm a formal mortgage offer for your client has now been issued. Please view the document here .	Yes	10/02/2021 14:47
Submission of documents	Thank you for submitting the client's pre-offer documentation. We will endeavour to come back to you within 48 hours.	No	10/02/2021 14:45
Mortgage conditions	We have updated your client's mortgage conditions. Please review the latest mortgage conditions here .	Yes	10/02/2021 14:16
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	10/02/2021 14:15
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	10/02/2021 10:26

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

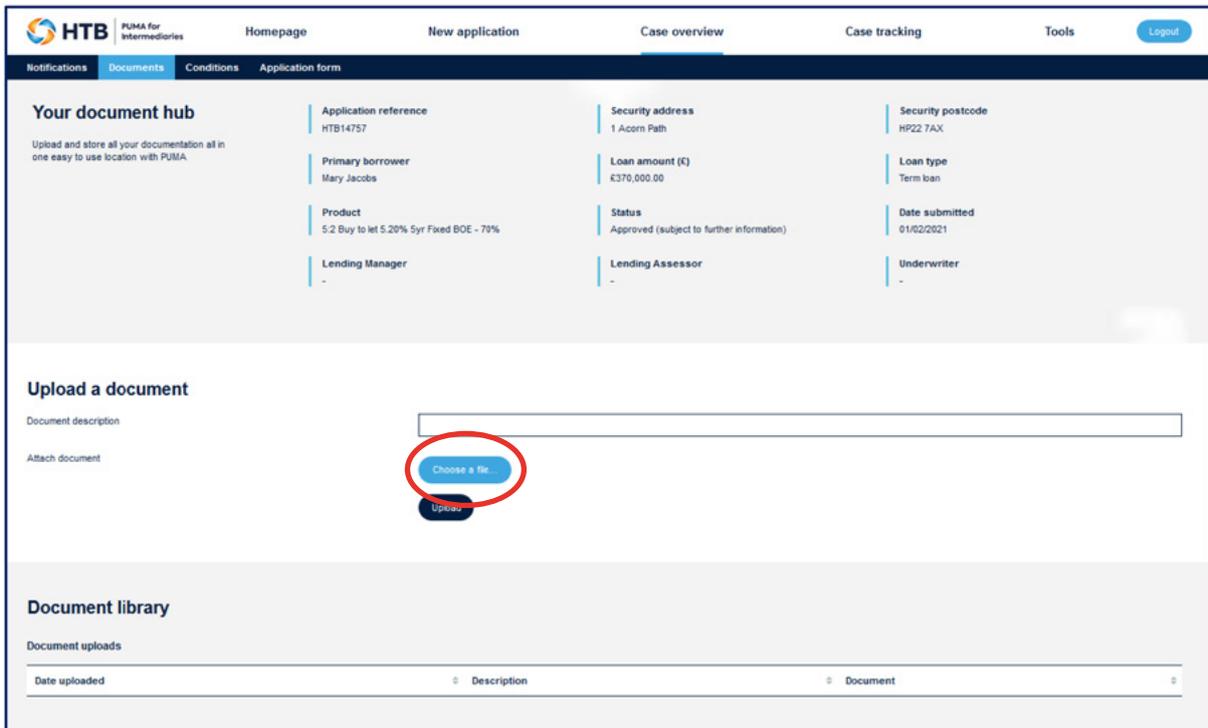
All email notifications will be sent from our **no-reply@htb.co.uk mailbox**. This mailbox does not support replies. If you need to get in touch with us, please email us on **specialistmortgages@htb.co.uk** or alternatively call us on **020 7862 6244**.

Documents

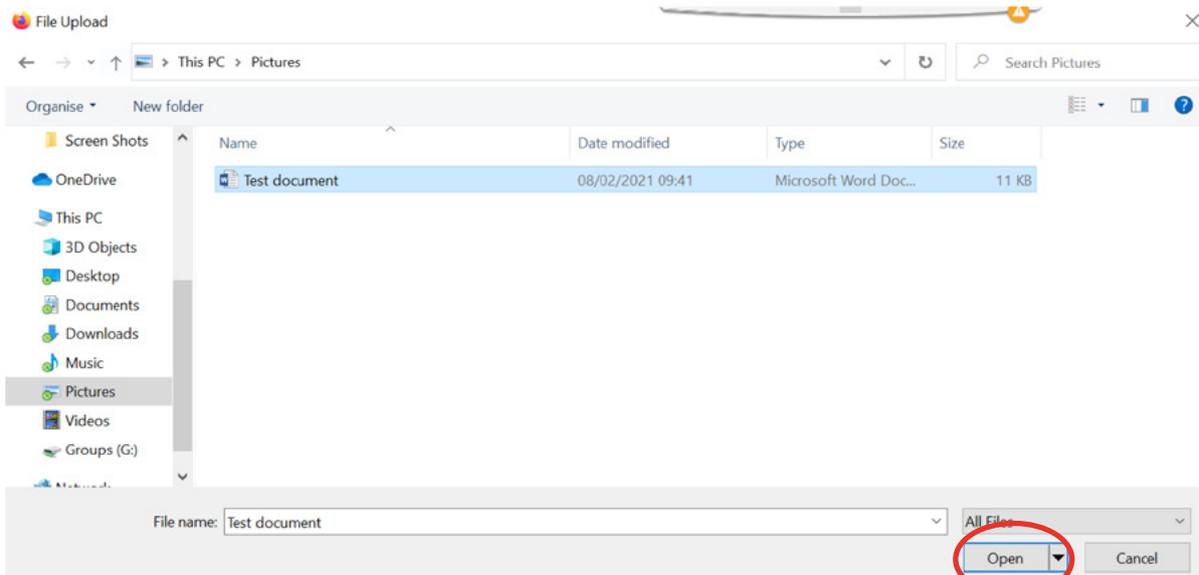
You can access all documents uploaded against your mortgage application by navigating to the Document hub via 'Case overview'.



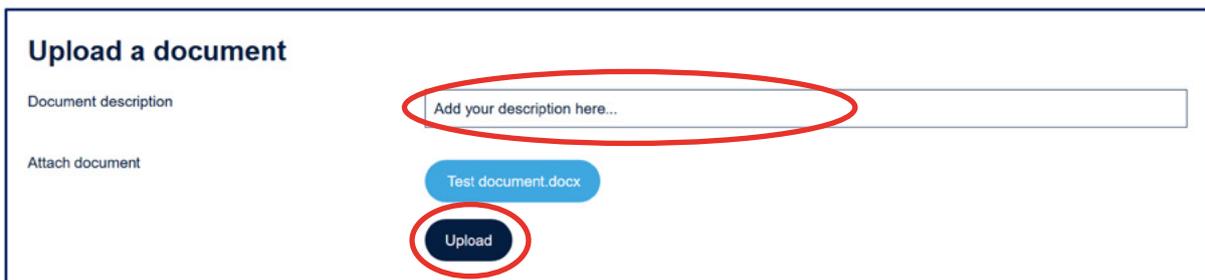
You can upload documents to the mortgage application at any time up until completion by clicking on the 'Choose a file' button.



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.

Document library	
Document uploads	
Date uploaded	Document
Application summary form	
Date generated	Document
03/02/2021 16:42	
Mortgage application acceptance form	
Date generated	Document
03/02/2021 16:52	

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.

Formal Offer	
Date generated	Document
26/01/2021 13:46	
Formal Offer supporting documents	
Date created	File
26/01/2021 13:46	
26/01/2021 13:46	
26/01/2021 13:46	
26/01/2021 13:46	

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'.

HTB PUMA for Intermediaries

Homepage New application **Case overview** Case tracking Tools Logout

Notifications Documents **Conditions** Application form

Your case overview

From initial proposals all the way to completion PUMA gives you time to focus on what matters.

Application reference HTB14757	Security address 1 Acorn Path	Security postcode HP22 7AX
Primary borrower Mary Jacobs	Loan amount (£) £370,000.00	Loan type Term loan
Product 5:2 Buy to let 5.20% 5yr Fixed BOE - 70%	Status Approved (subject to further Information)	Date submitted 01/02/2021
Lending Manager -	Lending Assessor -	Underwriter -

Pre Offer ↓

Pre Completion ↓

Click on the Pre-Offer arrow to display a list of the outstanding Pre-Offer conditions.

Pre Offer ↑

These documents will be required to fully assess your client's mortgage application. Please note, the mortgage application will be sent to us for review once all requested documentation has been provided.

Condition	Status	Date received	Date satisfied	
A letter from an established holiday letting agent confirming the high, medium, and low weekly rents for the property	Outstanding	-	-	Upload
A Portfolio Summary Form to be provided detailing all properties the Borrower owns in both personal name and Limited Company	Outstanding	-	-	Upload

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.

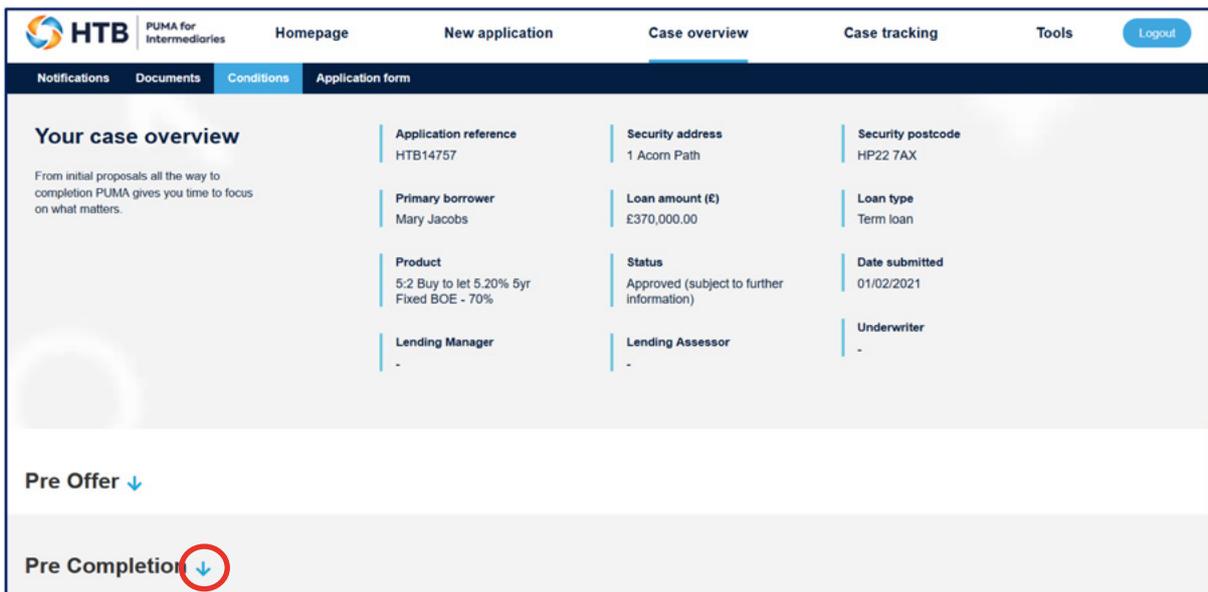
If you are unable to upload a document against any of the outstanding conditions, you can by exception send them to progress the mortgage application by selecting the 'Submit' button. HTB will only assess submitted pre-offer conditions which are incomplete where there is a valid reason.

If you are not able to provide us with all of the requested documentation, you can manually submit the mortgage application through to us for review.

Submit

Pre-completion mortgage conditions

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



Your case overview

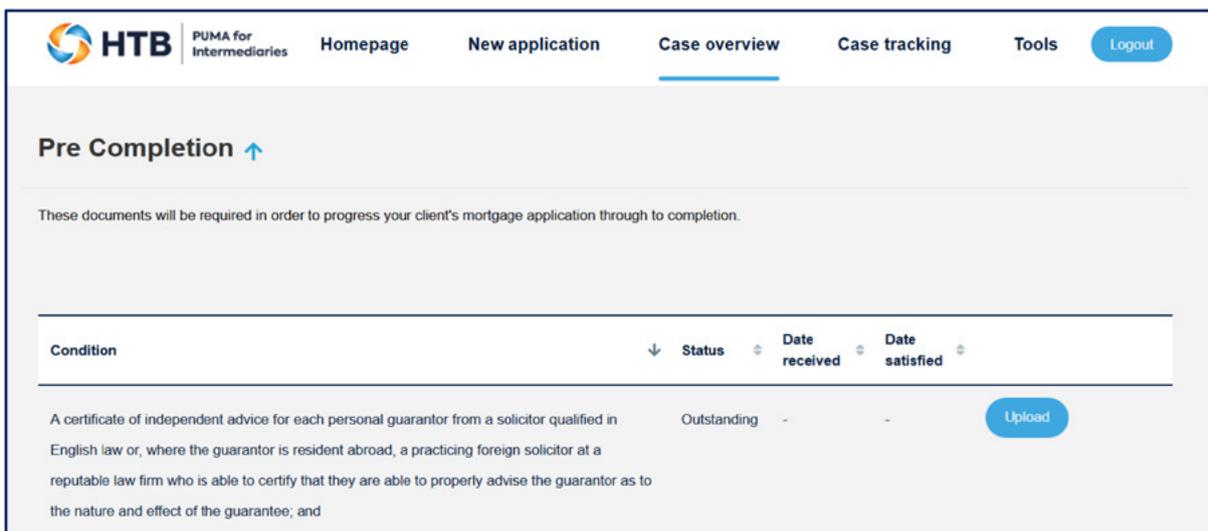
From initial proposals all the way to completion PUMA gives you time to focus on what matters.

Application reference HTB14757	Security address 1 Acorn Path	Security postcode HP22 7AX
Primary borrower Mary Jacobs	Loan amount (£) £370,000.00	Loan type Term loan
Product 5:2 Buy to let 5.20% 5yr Fixed BOE - 70%	Status Approved (subject to further information)	Date submitted 01/02/2021
Lending Manager -	Lending Assessor -	Underwriter -

Pre Offer ↓

Pre Completion ↓

Click on the Pre-completion arrow to display a list of outstanding Pre-completion conditions.



Pre Completion ↑

These documents will be required in order to progress your client's mortgage application through to completion.

Condition	Status	Date received	Date satisfied
A certificate of independent advice for each personal guarantor from a solicitor qualified in English law or, where the guarantor is resident abroad, a practicing foreign solicitor at a reputable law firm who is able to certify that they are able to properly advise the guarantor as to the nature and effect of the guarantee; and	Outstanding	-	-

Upload

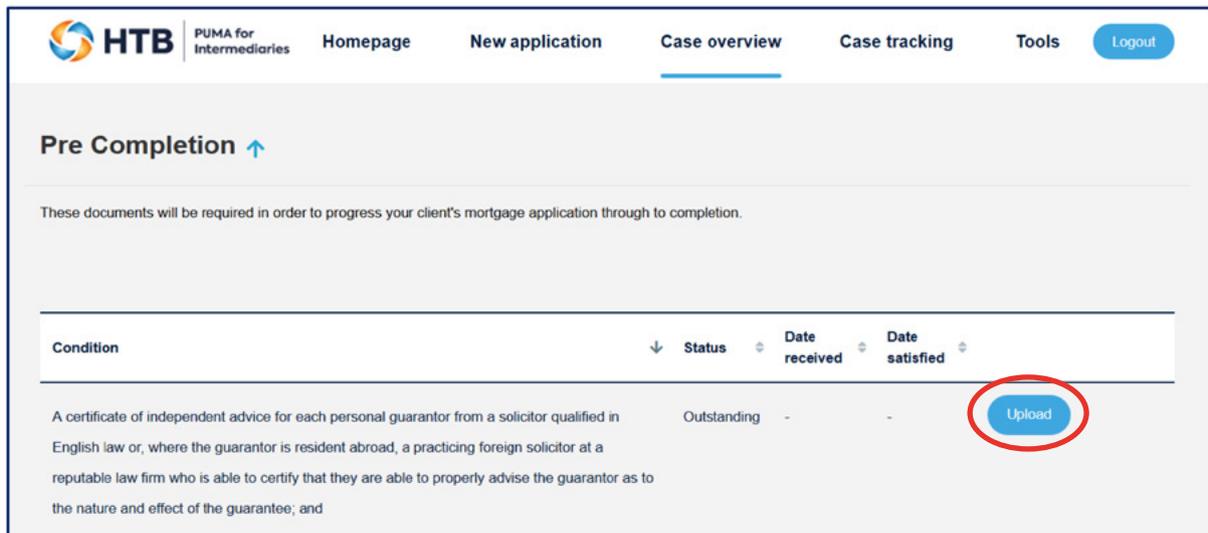
The status of each Pre-Completion condition will be 'Outstanding' until each condition is satisfied by either you or the Solicitor. You'll need to select the 'Submit' button once you have uploaded the relevant documents.

If you are not able to provide us with all of the requested documentation, you can manually submit the mortgage application through to us for review.

Submit

Uploading a document against a condition

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



HTB PUMA for Intermediaries

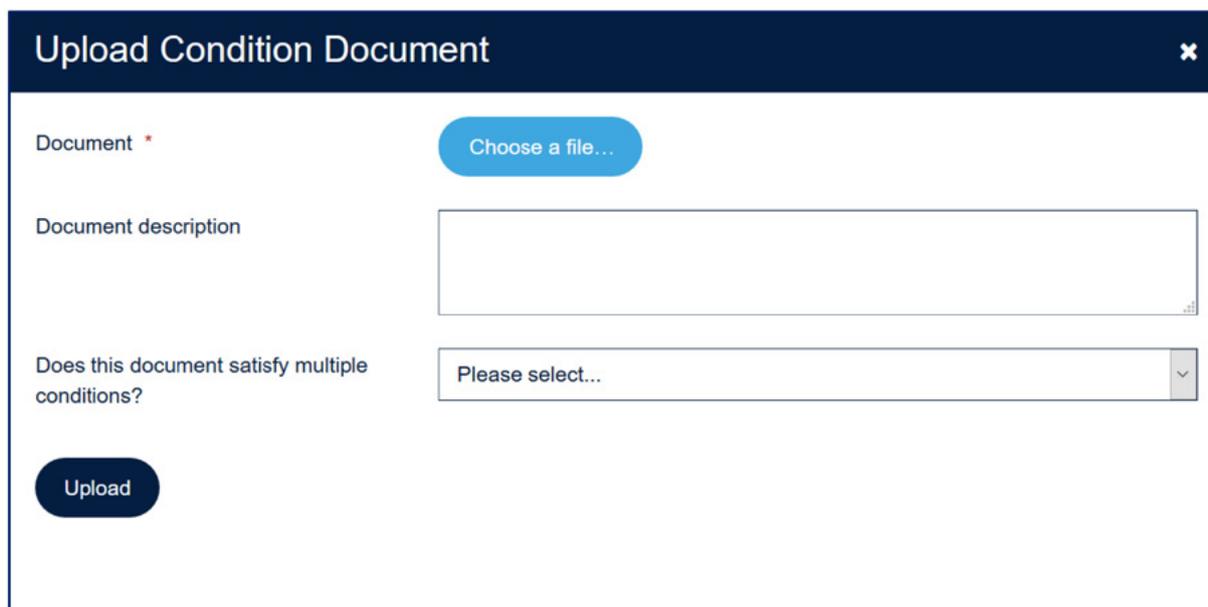
Homepage New application Case overview Case tracking Tools Logout

Pre Completion ↑

These documents will be required in order to progress your client's mortgage application through to completion.

Condition	Status	Date received	Date satisfied	
A certificate of independent advice for each personal guarantor from a solicitor qualified in English law or, where the guarantor is resident abroad, a practicing foreign solicitor at a reputable law firm who is able to certify that they are able to properly advise the guarantor as to the nature and effect of the guarantee; and	Outstanding	-	-	Upload

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



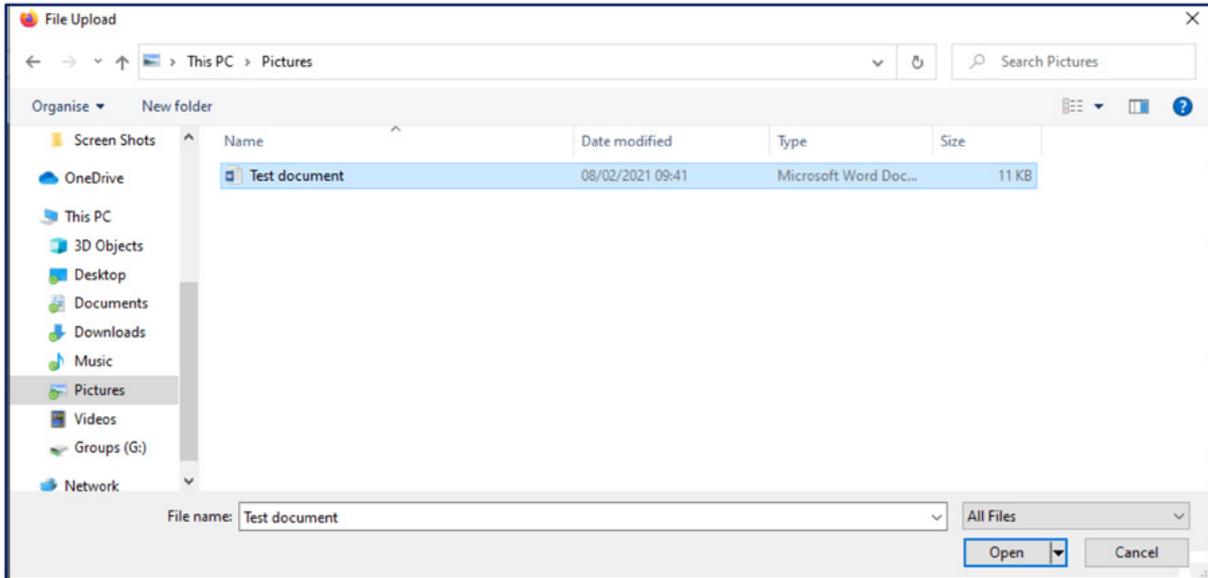
Upload Condition Document

Document *

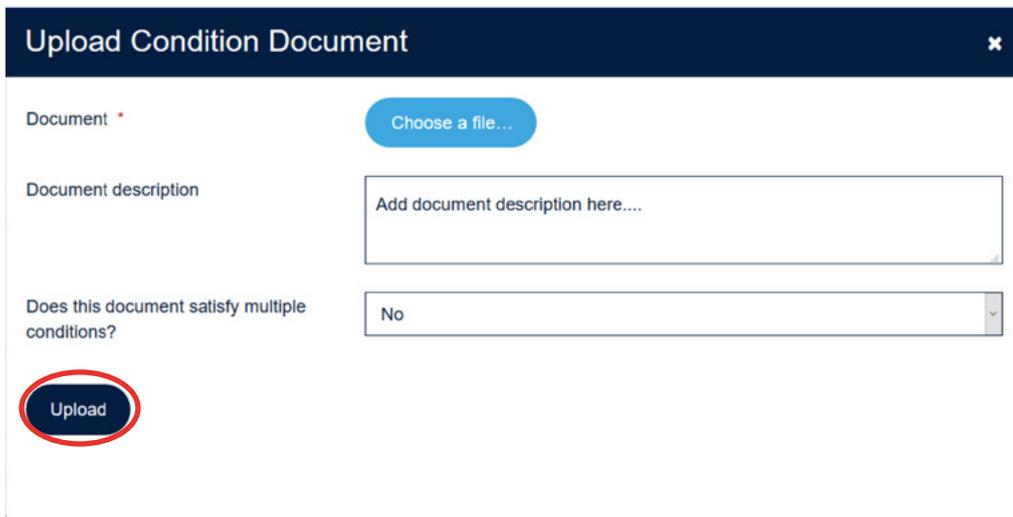
Document description

Does this document satisfy multiple conditions?

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

Does this document satisfy multiple conditions?

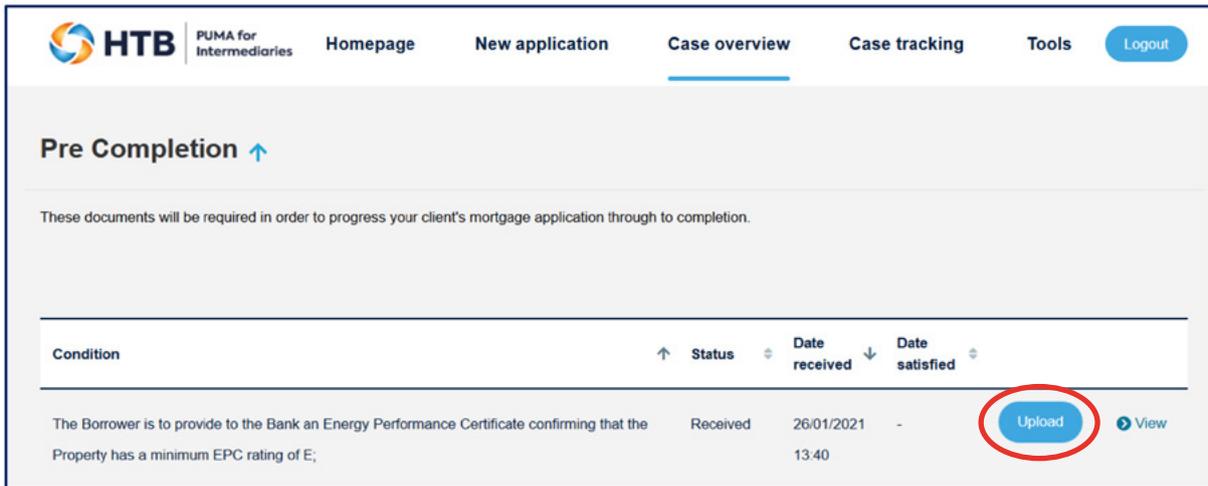
Select: ALL NONE

- 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.



HTB PUMA for Intermediaries

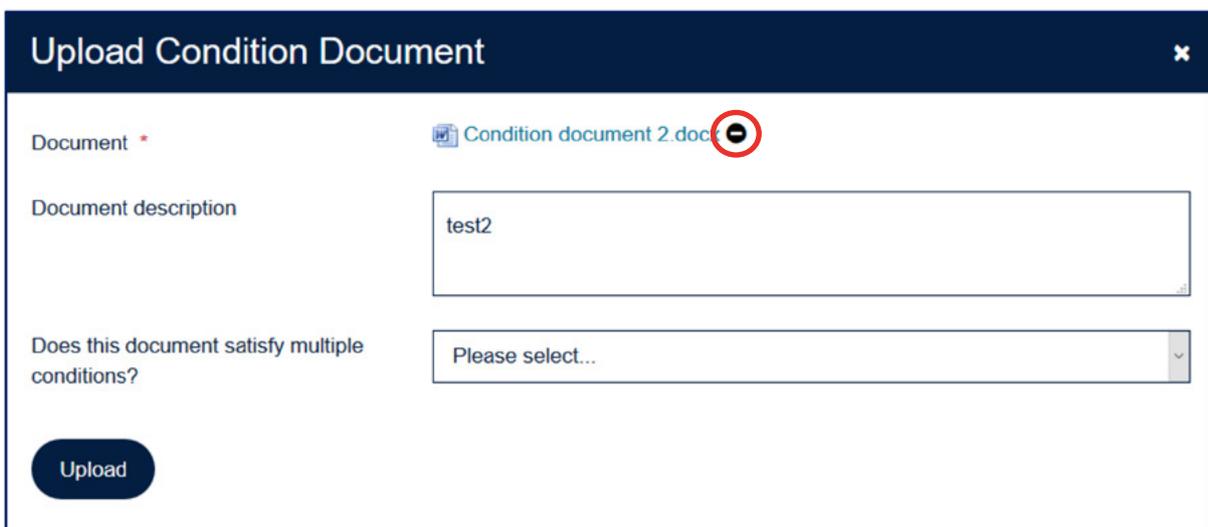
Homepage New application **Case overview** Case tracking Tools Logout

Pre Completion ↑

These documents will be required in order to progress your client's mortgage application through to completion.

Condition	↑ Status	Date received ↓	Date satisfied	
The Borrower is to provide to the Bank an Energy Performance Certificate confirming that the Property has a minimum EPC rating of E;	Received	26/01/2021 13:40	-	Upload View

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.



Upload Condition Document

Document *  Condition document 2.doc ✕

Document description

Does this document satisfy multiple conditions?

Upload