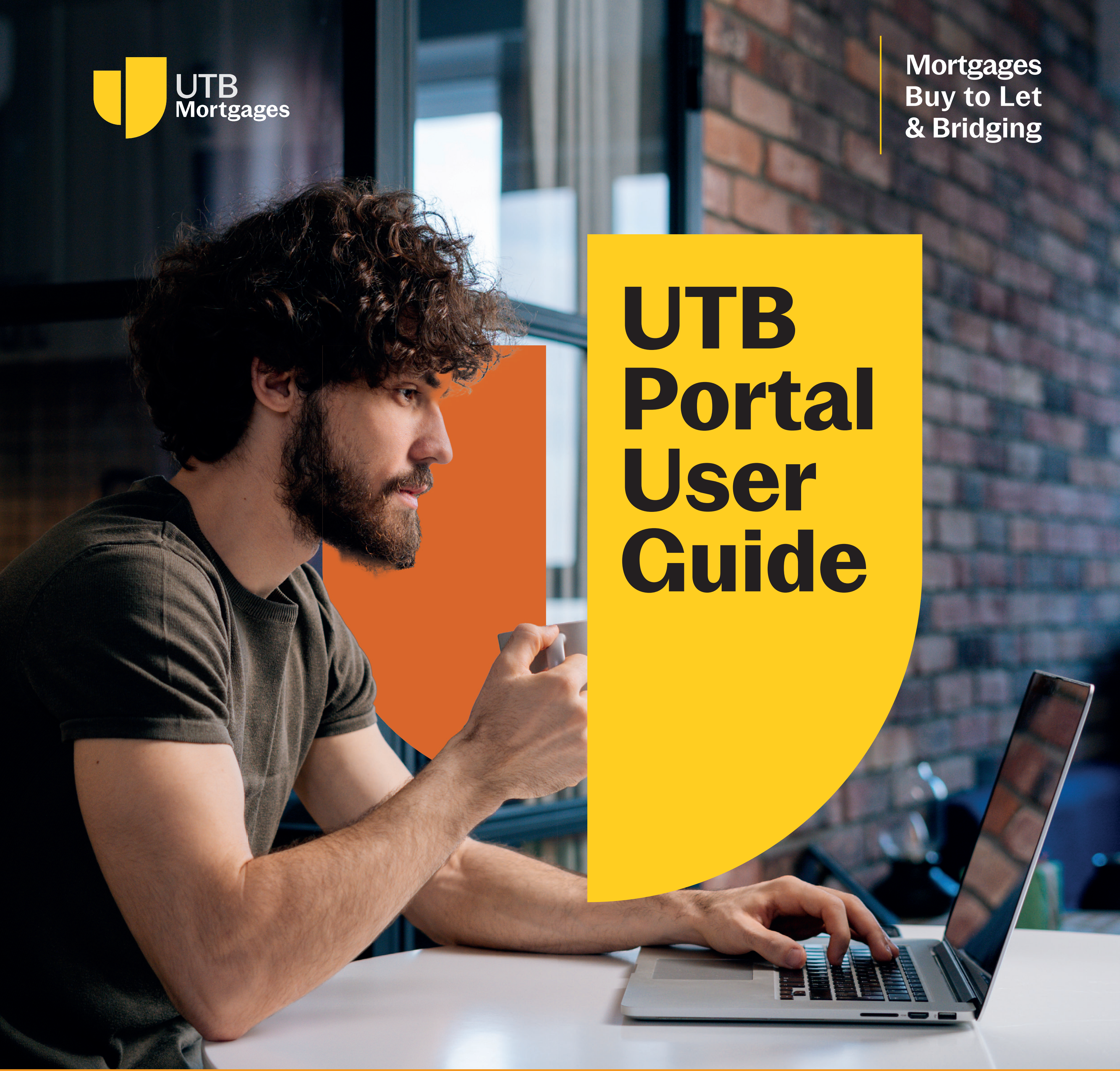

UTB Mortgages

Mortgages
Buy to Let
& Bridging

UTB Portal User Guide

Broker user guide

Bridging applications

Providing you guidance on how to navigate the UTB Portal, generate Indicative Terms and ESIS documents, submit cases, and efficiently manage and track bridging loan applications from submission through to completion.

United, we go further

Contents

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Welcome to the UTB portal

The UTB Portal has been designed to provide a streamlined digital journey, enabling applications to be created, submitted, and managed efficiently from initial enquiry through to completion.

Mandatory fields

For ease of use, all mandatory fields are clearly marked with an asterisk (*) to help you navigate the application process smoothly. Please ensure that all information is completed as accurately and comprehensively as possible, as this will help reduce unnecessary queries, minimise processing delays, and support a more efficient assessment of your application. As you progress through the application process ensure you click save on each page to avoid loss of data.

Need a helping hand?

Keep an eye out for the tooltips throughout the portal. These provide helpful guidance, explanations, and completion tips to support you at every stage of the application process and help ensure information is entered correctly the first time.

Just hover over the

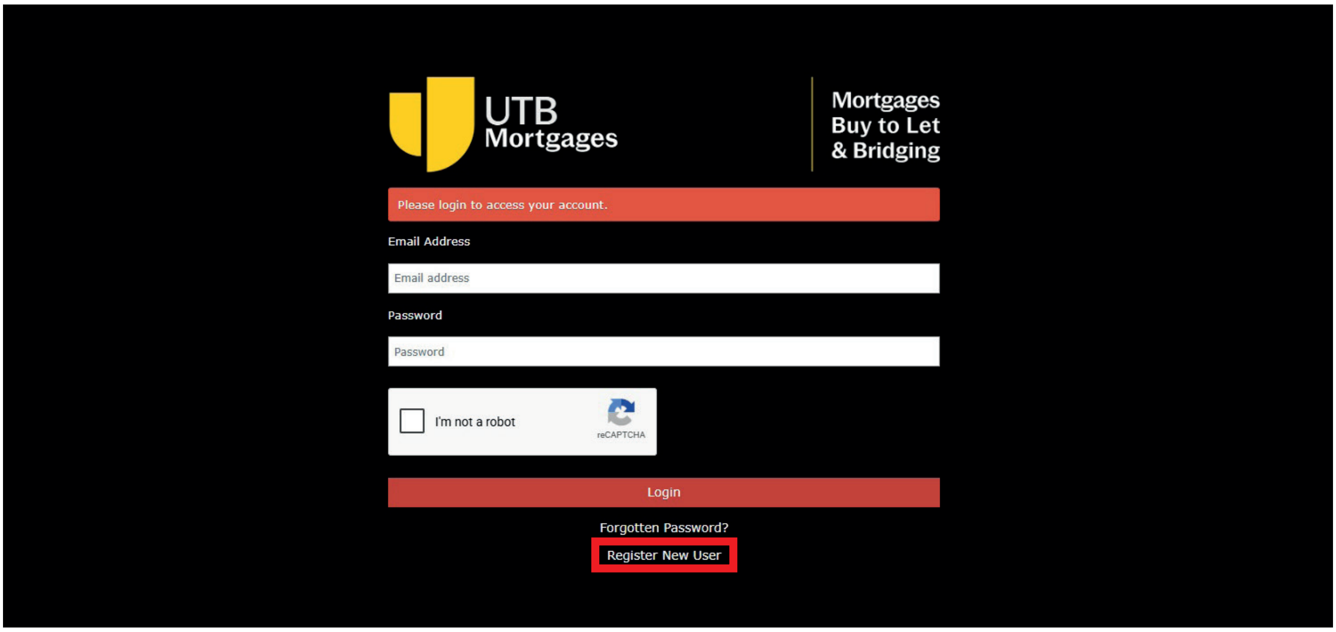
Accessing the portal

You can access the portal using the below URL
UTBMortgages.co.uk/

Enter your user credentials into the fields below.

Need to add a new user?

Just click the new user field below.

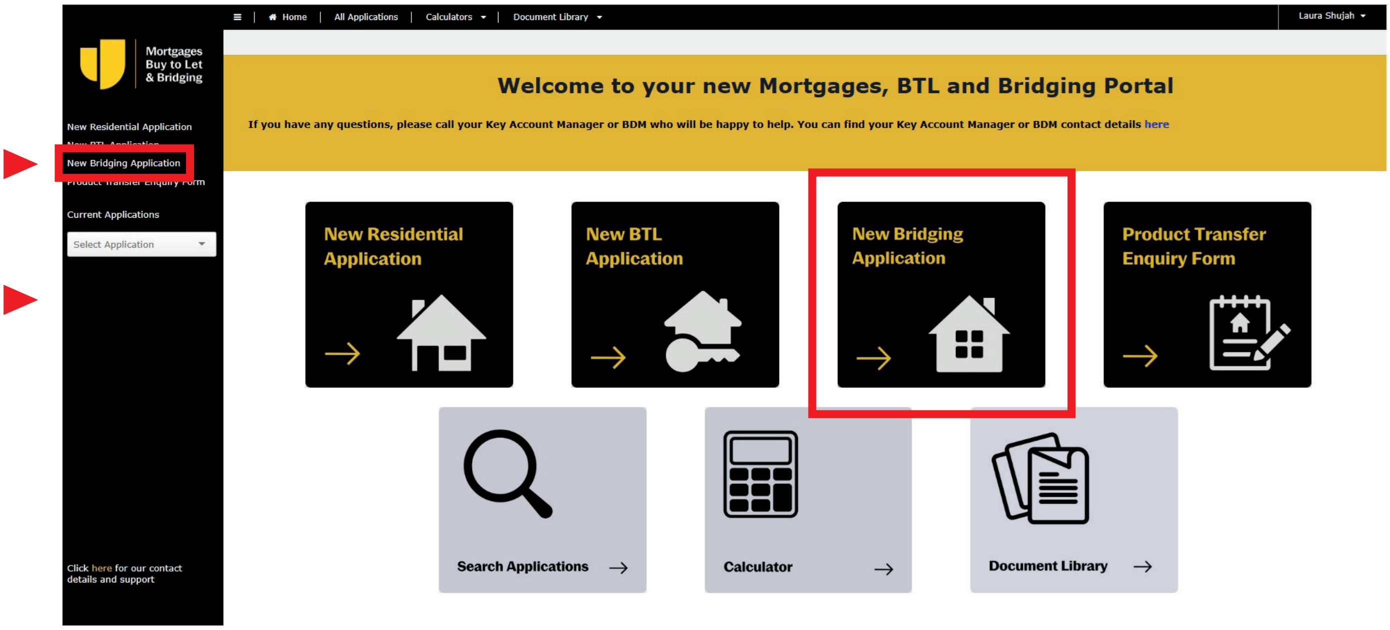


Start a new application

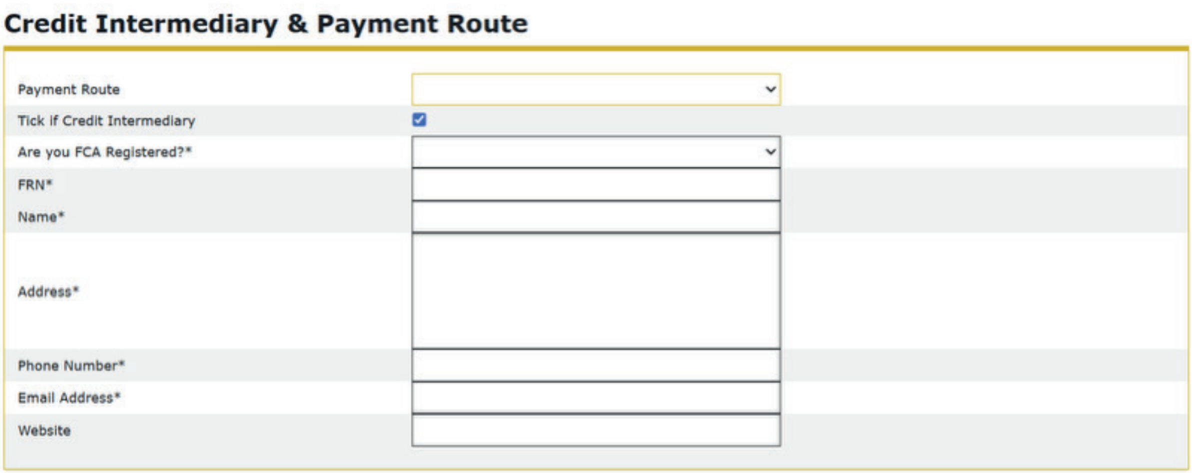
You can click on either of the below *marked in red* to commence a new Bridging application.

*Depending on the product permissions assigned to you, the options and information available within the portal may vary. Your permissions will determine the view and functionality you can access.

Important: Please check the yellow banner displayed at the top of the portal, as it contains important updates and notifications you need to be aware of, including any rate changes.



Complete Credit Intermediary & Payment Route page



Firstly, select the appropriate firm name from the drop down field 'Payment Route'.

Credit Intermediary?

- Tick box for Credit Intermediary - this will autopopulate the remaining fields based on the information used as part of your registration.
- Select to confirm you are **FCA registered**.

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- For **non-regulated cases**, leave this option unticked and complete the remaining fields manually.
- Click 'Continue Application'.

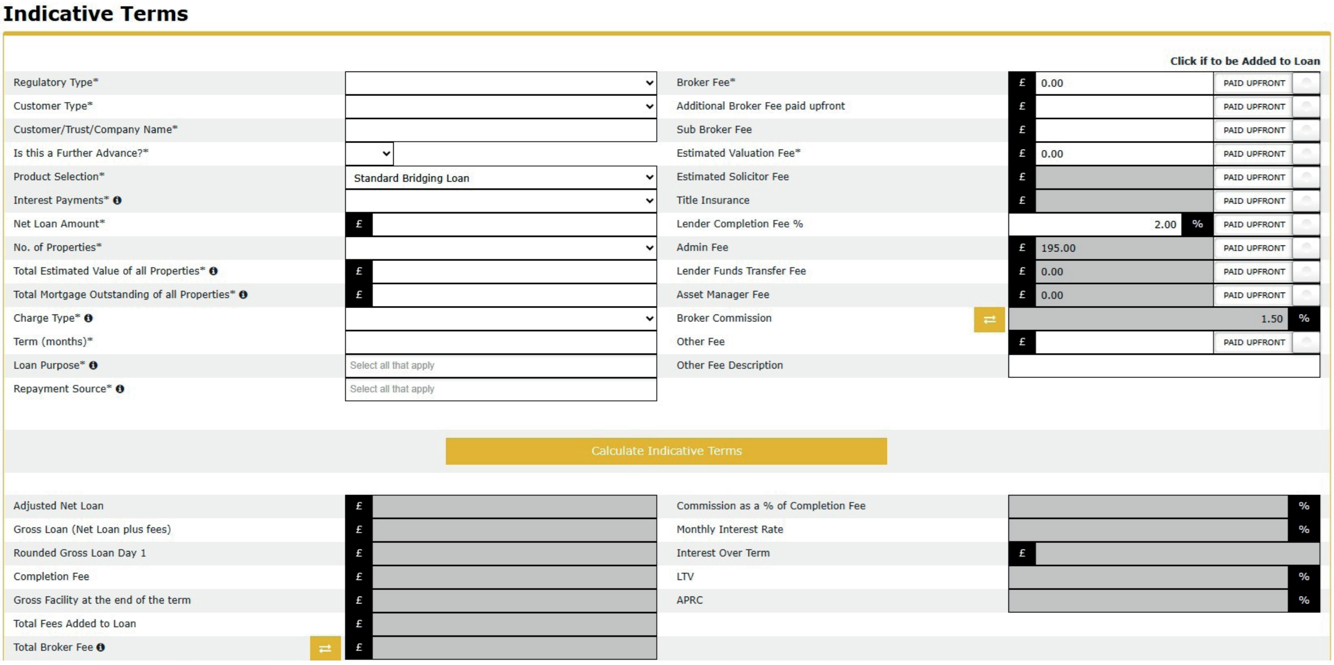
If you are not the Credit Intermediary for the application e.g. the Packager or a Sub Broker advising the customer then follow the instructions below.

- Leave the Credit Intermediary field incomplete.
- Select if you are FCA Registered.
- If Yes – enter your firms FCA number, this will then populate your firms name for you, the remaining fields should then be manually completed in full.
- If No – manually complete the remaining fields.
- Click 'Continue Application' .

Producing Indicative Terms

Indicative Terms page

Complete the **Indicative Terms** page in full.



Key Information

- Ensure you add any applicable broker fees and valuation fees to be added to the loan/paid upfront to ensure the terms are calculated correctly.
- Further boxes may generate/change on this page depending on the 'Product Selection'.
- Click **Calculate Indicative Terms**.
- Click **Save App & Continue** to proceed.

Important: You have the option to print the indicative terms at this point by clicking print – please note, this is a screenshot of this page, and this ***will not*** save the application should you not progress to the next page and complete the steps outlined below.

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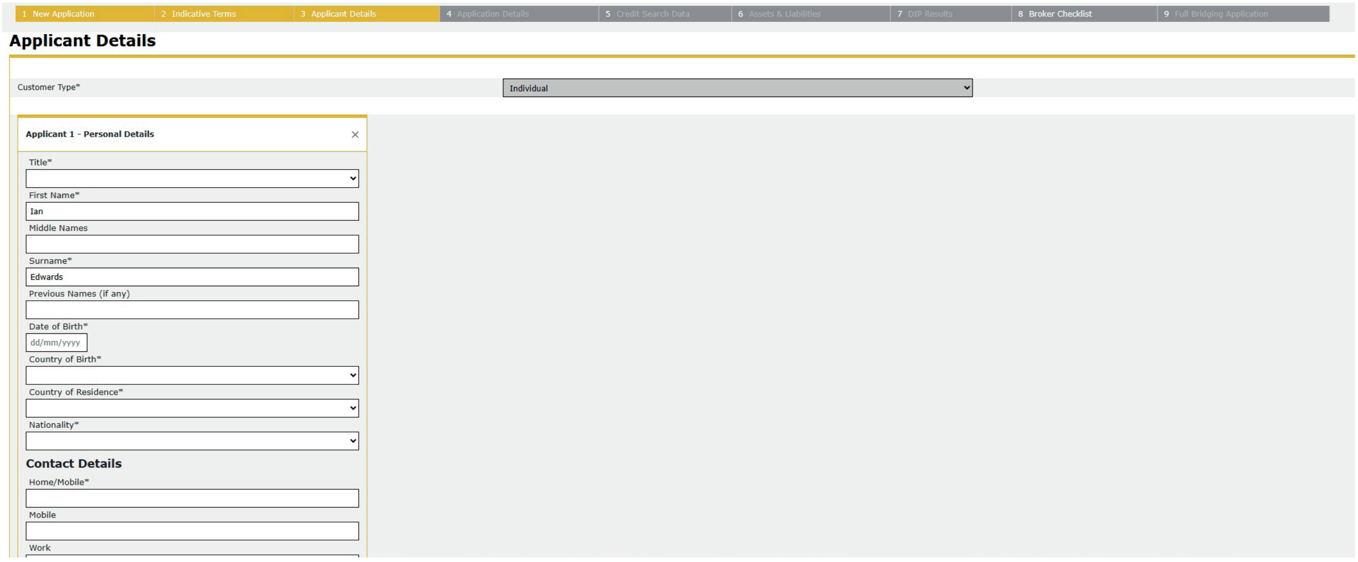
Complete the applicant's personal details



Key Information

- The Customer Type field will automatically populate based on the selection made on the previous screen.
- Address validation is in place for ease of use – just start keying the first line of the address/enter the postcode and select the appropriate address.
- For Company applications, the SIC Code is mandatory; however, the business telephone number may not be required.
- Please ensure the applicant's name, date of birth, email address, telephone number, and all contact details are accurate. This information will be used for privacy notices, communications, and security checks once the page is saved and the application has been submitted.
- If the applicant does not reside in the UK, an additional section will appear requesting their overseas residential address details.
- A minimum of three years' address history must be provided for each applicant.
- When you select **save app and continue**, a disclaimer will appear asking you to confirm that the contact details entered are accurate and up to date. Select **continue** to proceed. If any fields have been omitted, you will be prompted to return and make any necessary amendments to the mandatory fields.
- Once you have saved this page, a case reference will now be created.

Important: If you navigate back to the Indicative Terms screen before saving the Applicant Details page, the application will be lost and will need to be restarted. Applications cannot be recreated by UTB on behalf of you, so please ensure your work is saved before leaving this page.

Top Tip: As this is a dynamic page, get into the habit of scrolling to the bottom after completing each section. Additional questions may appear based on the information entered, and these must be completed before the application can progress.

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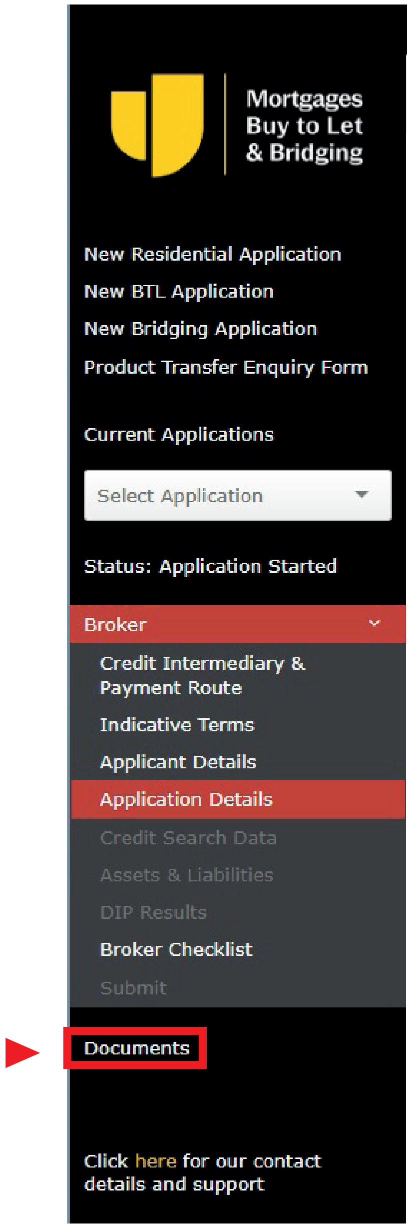
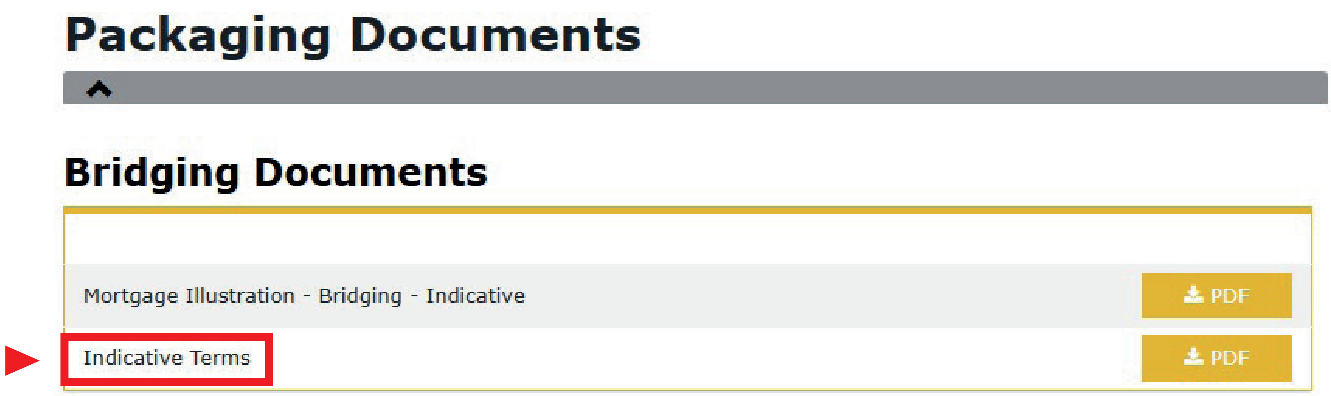
Producing the PDF copy of Indicative Terms

Now that you have completed the customer data you can produce the **Indicative Terms** to present to your customer.

- Click the documents field on the left-hand side of the portal, the documents will be ready to download.
- You can now save the application & exit until you are ready to progress the application to the next stage.





Producing a Decision in Principle

Complete the remaining application details in full. If the property is a new build and/or leasehold, further boxes will generate for completion.

Important: The portal captures date lease granted (rather than years remaining).

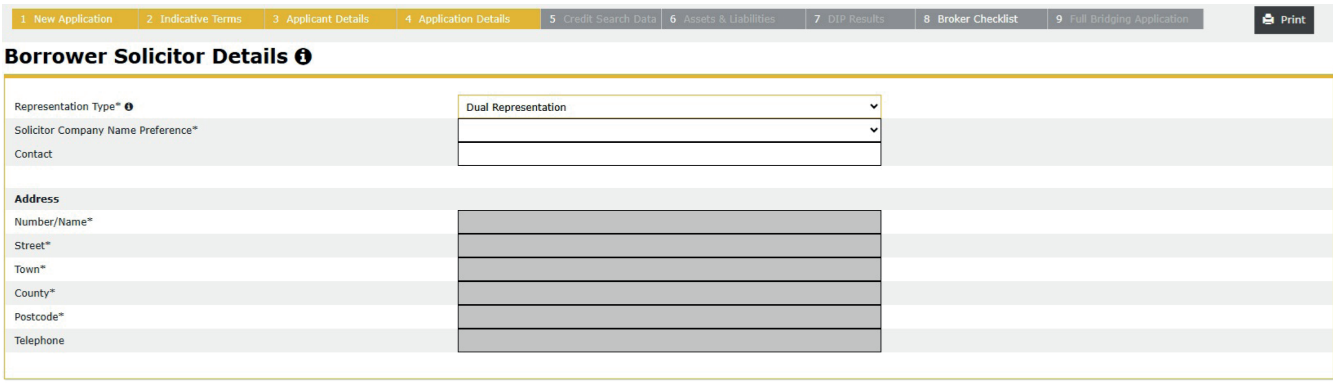
Borrowers Solicitor Details

Select the legal representation type from the dropdown field.

If **Dual representation**, select the chosen solicitor from the dropdown and the firm details will pre-populate. Firms currently offering Dual representation include JMW, Lightfoot's and Lawrence Stephens.

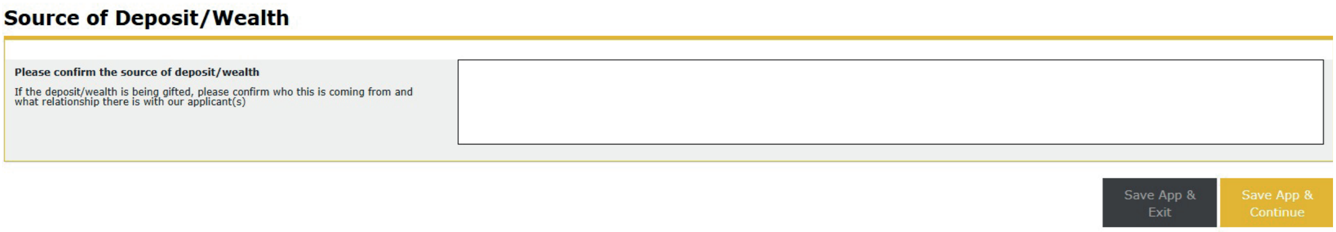
If **Separate representation** is required, then please manually complete the borrower's solicitor details.

Important: Please provide solicitors full name and email address.



Source of Deposit/Wealth

Complete where applicable



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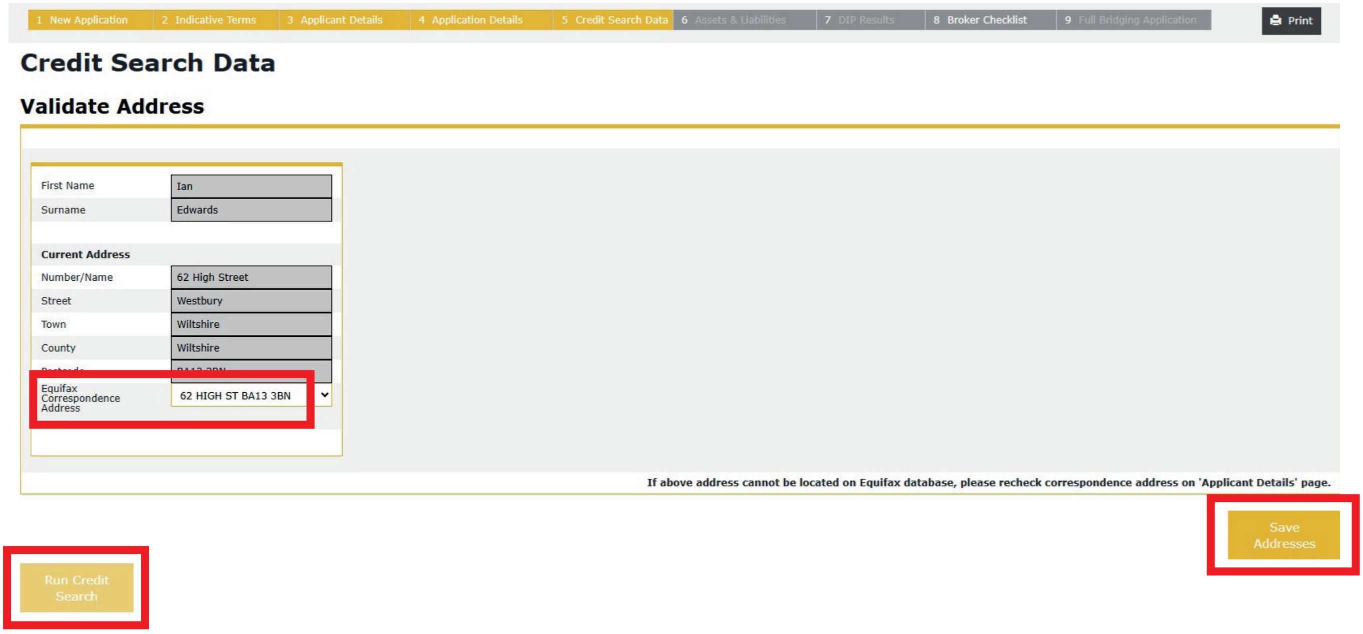
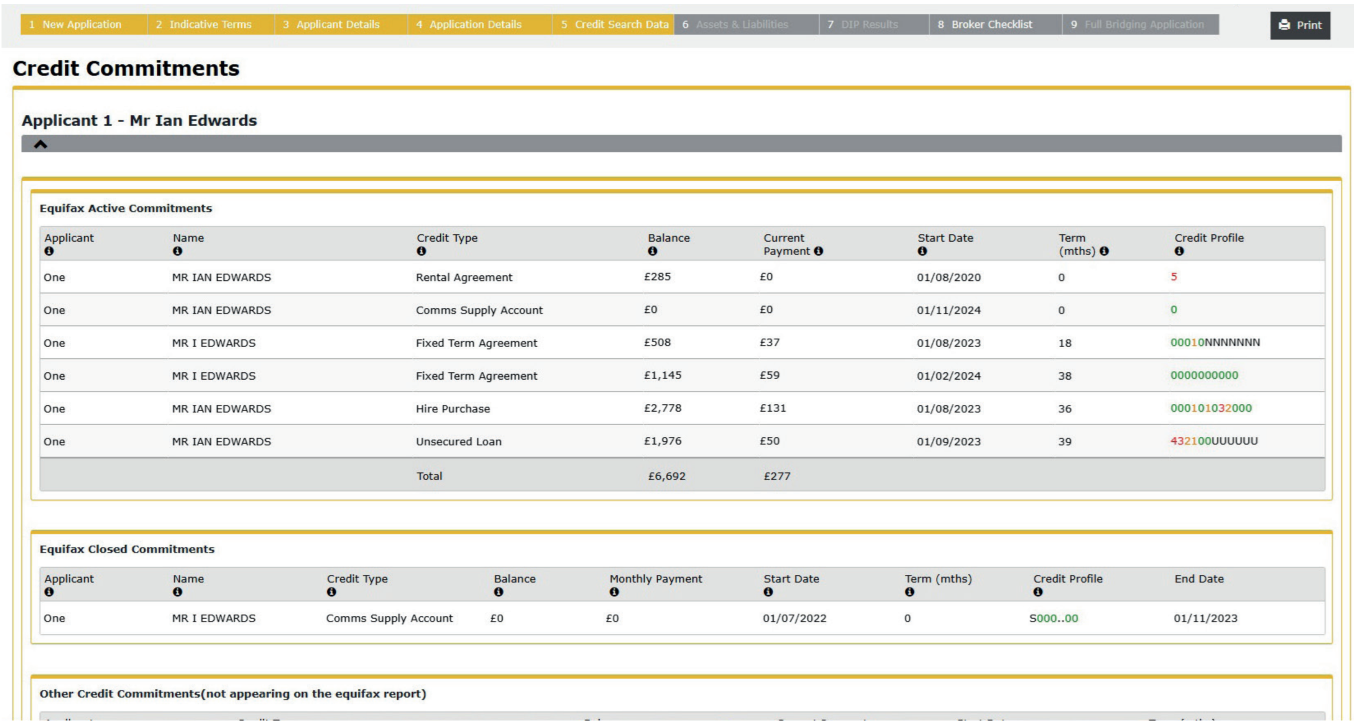
Credit Search Data

You now need to validate the customers address by selecting the correct address from the dropdown, then click **Save Addresses**. Then select **Run Credit Search**.

Important: Review the credit search disclaimer in full and select 'Continue' to affirm.
If the appropriate customer address does not populate then please contact a member of our sales support team for further guidance.



Once a successful credit search has been completed you will be presented with the below



Equifax Active Commitments

Applicant	Name	Credit Type	Balance	Current Payment	Start Date	Term (mths)	Credit Profile
One	MR IAN EDWARDS	Rental Agreement	£285	£0	01/08/2020	0	5
One	MR IAN EDWARDS	Comms Supply Account	£0	£0	01/11/2024	0	0
One	MR I EDWARDS	Fixed Term Agreement	£508	£37	01/08/2023	18	00010NNNNNNN
One	MR I EDWARDS	Fixed Term Agreement	£1,145	£59	01/02/2024	38	0000000000
One	MR IAN EDWARDS	Hire Purchase	£2,778	£131	01/08/2023	36	000101032000
One	MR IAN EDWARDS	Unsecured Loan	£1,976	£50	01/09/2023	39	432100UUUUUU
		Total	£6,692	£277			

Equifax Closed Commitments

Applicant	Name	Credit Type	Balance	Monthly Payment	Start Date	Term (mths)	Credit Profile	End Date
One	MR I EDWARDS	Comms Supply Account	£0	£0	01/07/2022	0	S000..00	01/11/2023

Other Credit Commitments(not appearing on the equifax report)

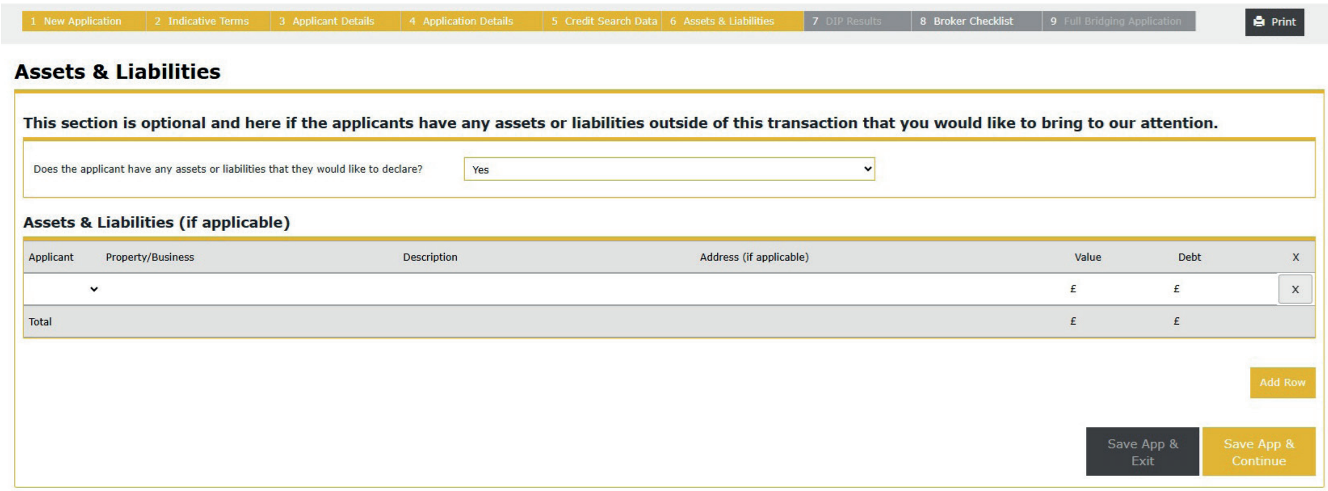
Key Information

- Once the credit search has been run, you can view each applicant's credit commitments by clicking the grey bars to expand or collapse the information, including live credit and any public adverse credit. Depending on your permissions, you may also have the option to download the full Equifax Report.
- If the credit search cannot locate all UK addresses from the previous 3 years, a manual credit search may be required.
- In the **Other Credit Commitments** section, any undisclosed credit commitments can be added manually by selecting **Add Row**.
- Manual credit entries can be removed by clicking the X in the top-right corner of the **Other Credit Commitments** table.
- If further credit searches have been completed, previous searches can be found within **Historic Equifax Documents**.

Assets & Liabilities

Confirm if there are any **Assets or Liabilities** to disclose.

If 'Yes', a table will appear to add further details – up to 10 assets or liabilities can be disclosed.



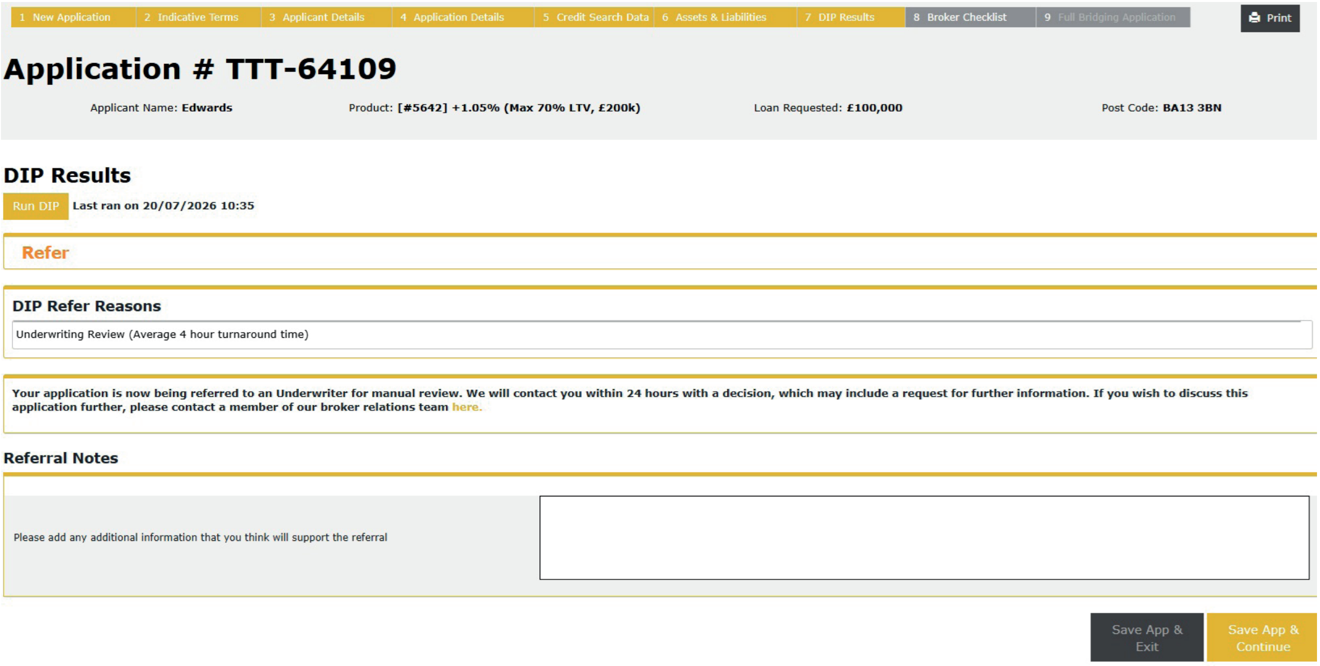
Key Information

- Rows can be added by clicking **'Add Row'** and deleted by clicking 'X' at the top right corner of the table.

DIP results

Proceed to the DIP page and Select **Run DIP**.

You will be presented with the below.

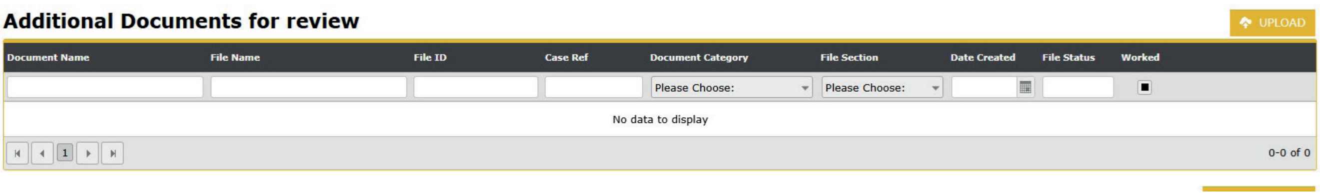


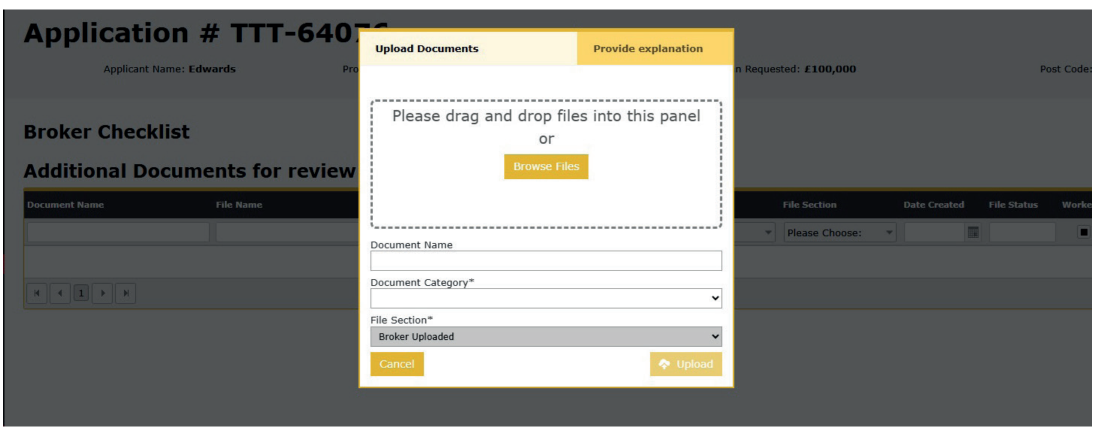
Key Information

- The DIP status will initially be set to **Refer**, meaning the application requires assessment by a member of the underwriting team.
- We aim to review all DIPs within 4 hours.
- Add any relevant supporting notes to assist with the assessment.
- Should you wish to produce an **ESIS** for your borrower at this point, you can access this in the Documents tab in the left-hand menu of the portal.

Broker Checklist

To submit your application for review, please upload any relevant supporting information by clicking on the **Upload** button. You can either browse for the relevant files or drag and drop them into this panel.

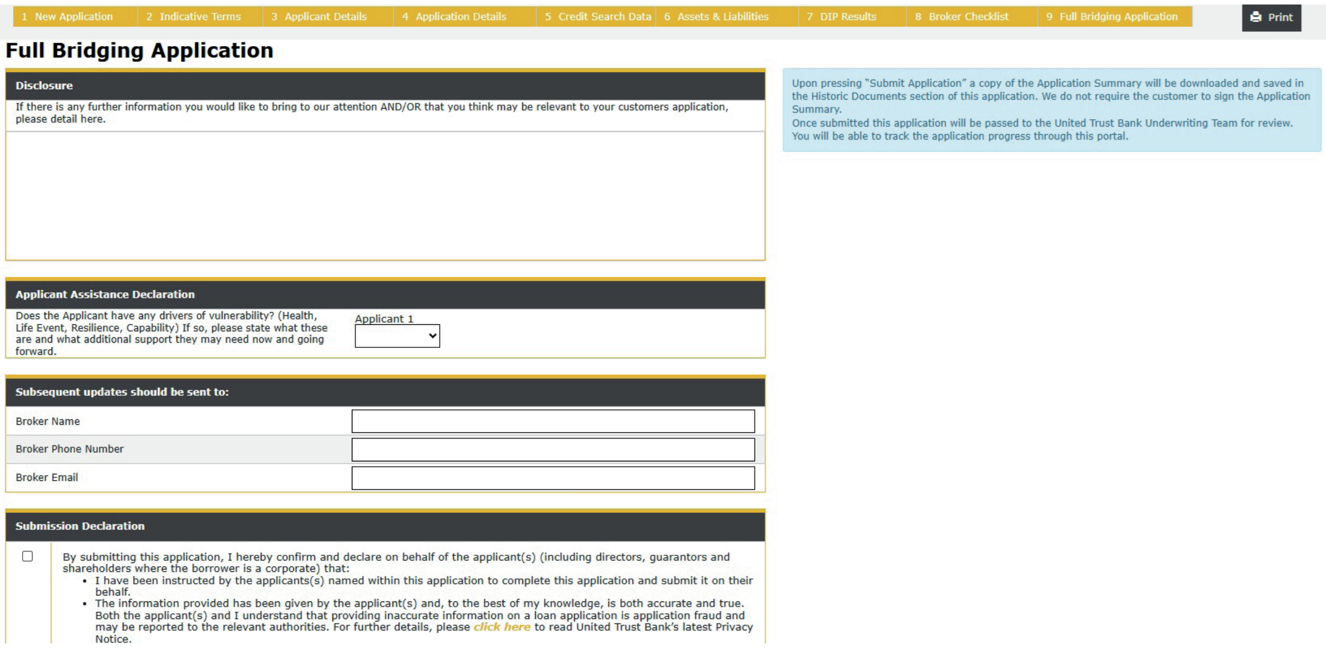




Important: Please do not upload any documents with special characteristics in the name and filing names should be clearly labelled.

Case submission

This is the final part of the submission process.


1 New Application | 2 Indicative Terms | 3 Applicant Details | 4 Application Details | 5 Credit Search Data | 6 Assets & Liabilities | 7 DIP Results | 8 Broker Checklist | 9 Full Bridging Application | Print

Full Bridging Application

Disclosure

If there is any further information you would like to bring to our attention AND/OR that you think may be relevant to your customers application, please detail here.

Applicant Assistance Declaration

Does the Applicant have any drivers of vulnerability? (Health, Life Event, Resilience, Capability) If so, please state what these are and what additional support they may need now and going forward. — Applicant 1

Subsequent updates should be sent to:

Broker Name

Broker Phone Number

Broker Email

Submission Declaration

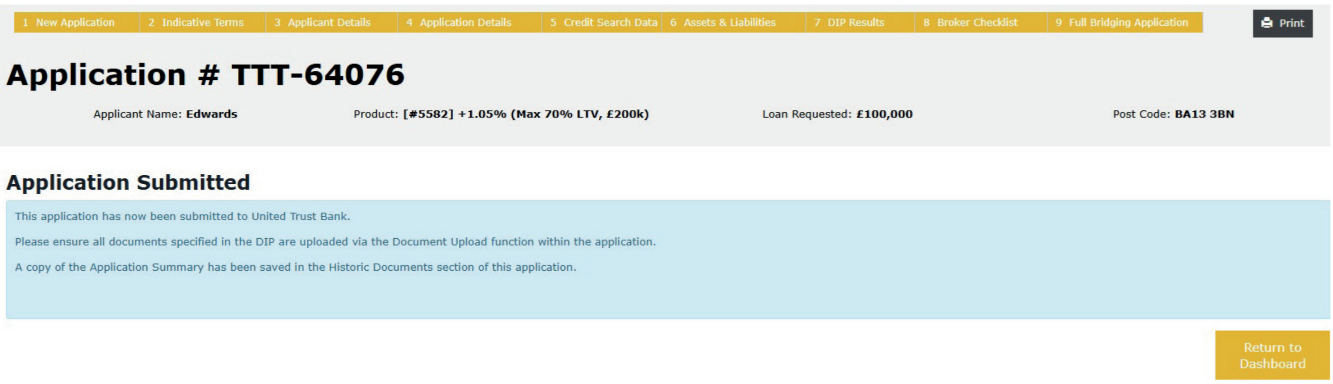
By submitting this application, I hereby confirm and declare on behalf of the applicant(s) (including directors, guarantors and shareholders where the borrower is a corporate) that:

- I have been instructed by the applicants(s) named within this application to complete this application and submit it on their behalf.
- The information provided has been given by the applicant(s) and, to the best of my knowledge, is both accurate and true. Both the applicant(s) and I understand that providing inaccurate information on a loan application is application fraud and may be reported to the relevant authorities. For further details, please *click here* to read United Trust Bank's latest Privacy Notice.

Upon pressing "Submit Application" a copy of the Application Summary will be downloaded and saved in the Historic Documents section of this application. We do not require the customer to sign the Application Summary.
Once submitted this application will be passed to the United Trust Bank Underwriting Team for review.
You will be able to track the application progress through this portal.

Key Information

- Complete the appropriate disclosures and the Applicant Assistance Declaration – these fields are extremely important to ensure we provide the most appropriate support to your customer.
- For any health-related vulnerabilities please confirm if you have consent to keep record of this information.
- Include details of where you would like the case updates to go to - including your full name, number and email address.
- Once you have completed all the required fields, review the **Submission Declaration** and affirm by ticking the checkbox. If you wish to review any of the terms in full just simply click on the appropriate highlighted documents – then **submit** your application.
- Once the case has been submitted successfully you will be presented with the below.


1 New Application | 2 Indicative Terms | 3 Applicant Details | 4 Application Details | 5 Credit Search Data | 6 Assets & Liabilities | 7 DIP Results | 8 Broker Checklist | 9 Full Bridging Application | Print

Application # TTT-64076

Applicant Name: **Edwards** Product: **[#5582] +1.05% (Max 70% LTV, £200k)** Loan Requested: **£100,000** Post Code: **BA13 3BN**

Application Submitted

This application has now been submitted to United Trust Bank.

Please ensure all documents specified in the DIP are uploaded via the Document Upload function within the application.

A copy of the Application Summary has been saved in the Historic Documents section of this application.

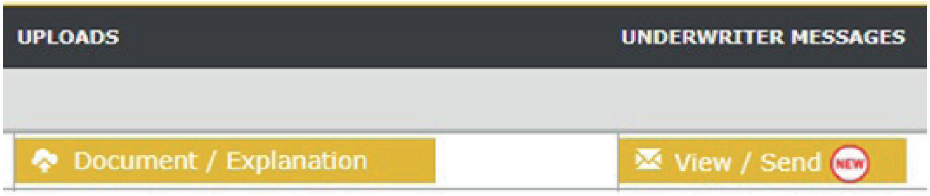
Return to Dashboard

Top Tip: An application summary will automatically be downloaded for your records. You will find this in the browser downloads but can also be located in the documents tab previously mentioned.

Initial underwrite complete/DIP reviewed

Once your application has been reviewed you will receive an automated email from our portal which will direct you to review the application. The broker checklist page will now be updated with the requirements needed to progress the application, providing a synchronised broker/underwriter view for clearer visibility.

Any new requirements or messages will be displayed with a NEW bubble.



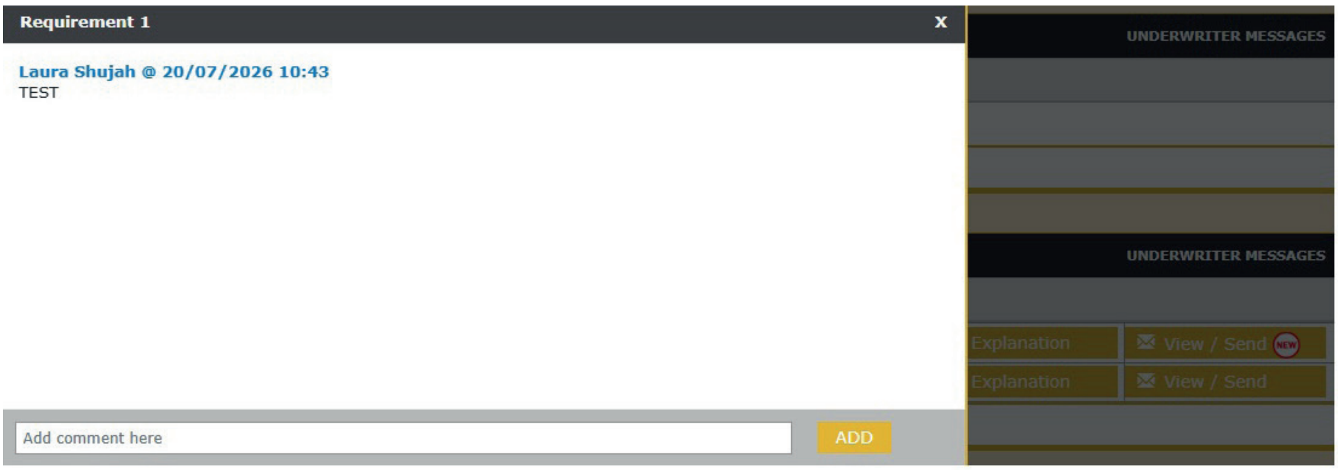
Case statuses

Each requirement will be updated as the case progresses:

- **Awaiting Action** – All requirements will be set to Awaiting Action before any documents or explanations have been uploaded.
- **In Progress** – Once a document or explanation has been uploaded, the requirement status will update to - In Progress.
- **With UW** – When the application is submitted, all requirements with uploaded information will automatically update to - with UW.
- **Satisfied** – Once the Underwriter has reviewed and approved a requirement, the status will display as Satisfied.
- **Further Action Required** – If additional information or documentation is needed, the status will update to Further Action Required.

You can add a requirement specific message by clicking **Underwriter messages** – you will be prompted to add comments to be able to send.

Important: This is where you will find all updates to the requirement moving forward.



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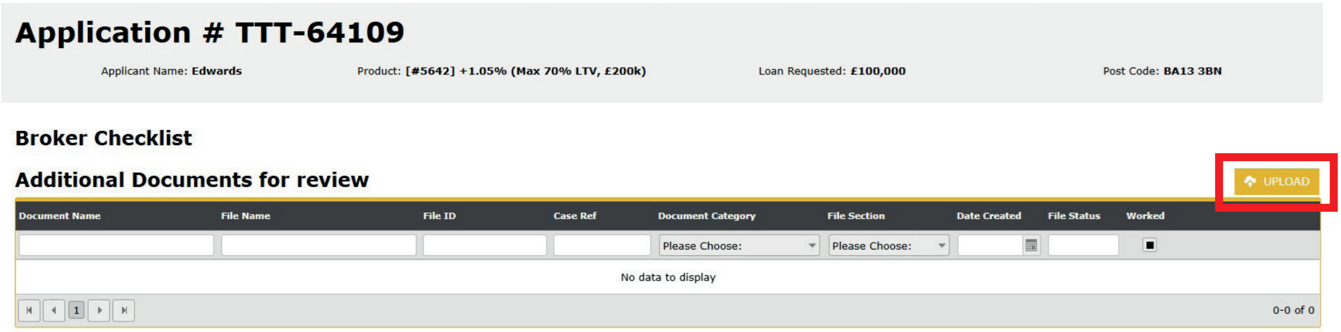
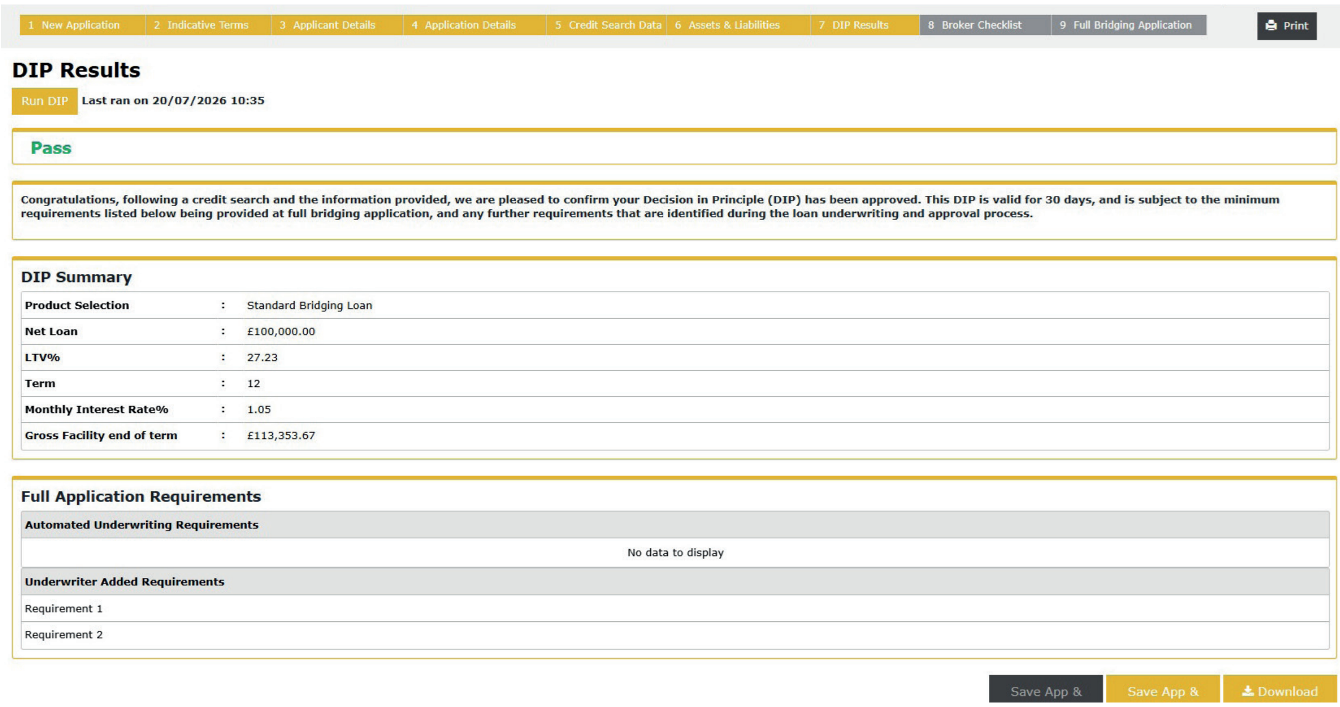
Additional information you wish to submit?

Just follow the same process using the fields at the bottom of the Broker Checklist page.



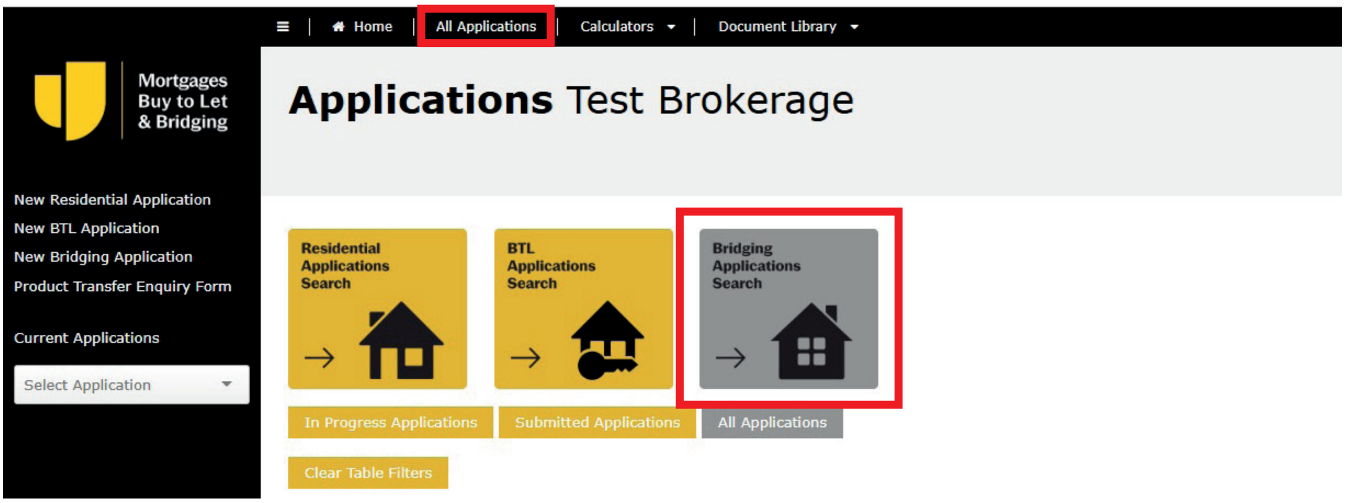
Important: When uploading additional files, you will need to complete a document category for which the document should be appended to. Select the most appropriate from the list.



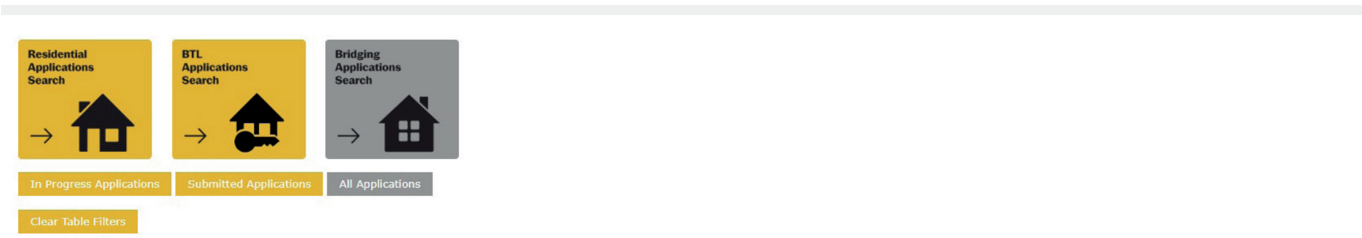
Important: If you require a printable summary of the DIP requirements, you can access this on the DIP results page by selecting Download DIP PDF.

Case management

All pipeline cases and/or completed cases by your respective firm can be searched in the UTB dashboard. Select all applications from the main page and then select the Bridging applications tile.



Case statuses can be view on the dashboard as per the below and are easily filterable, utilising the fields in the top banner.



Reference Number	Name	Postcode	Started	Last Update	Type	Product	Total Loan	Status	Requirements Closed | Open	DIP Result
								Application S		
TTT-64081	Parker		17/07/2026	17/07/2026	Light Refurbishment Loan	[#5662] +1.05% (Max 70% LTV, £200k)	£190,000	Application Started		
TTT-64054	Fairbanks		14/07/2026	14/07/2026	Standard Bridging Loan	[#5635] 0.74% (Max 60% LTV, £50000k)	£202,300	Application Started		
TTT-64034	Durkin		13/07/2026	13/07/2026	Standard Bridging Loan	[#5636] 0.79% (Max 70% LTV, £50000k)	£1,020,000	Application Started		
TTT-64009	Test Company ltd 7 Prop		08/07/2026	08/07/2026	Standard Bridging Loan	[#5682] 0.60% (Max 60% LTV, £1000k)	£190,000	Application Started		
TTT-63849	Parker		23/06/2026	23/06/2026	Light Refurbishment Loan	[#5662] +1.05% (Max 70% LTV, £200k)	£190,000	Application Started		
TTT-63846	Parker		23/06/2026	23/06/2026	Light Refurbishment Loan	[#5662] +1.05% (Max 70% LTV, £200k)	£190,000	Application Started		
TTT-63840	Test Company ltd 7 Prop		23/06/2026	23/06/2026	Standard Bridging Loan	[#5682] 0.60% (Max 60% LTV, £1000k)	£190,000	Application Started		
TTT-63839	Test Company ltd 7 Prop		23/06/2026	23/06/2026	Standard Bridging Loan	[#5682] 0.60% (Max 60% LTV, £1000k)	£190,000	Application Started		

1 to 8 of 8 rows 10

Support and contact information

For additional support relating to the UTB Bridging Portal, please contact your Business Development Manager or Relationship Manager.

Broker Support Team
T: 020 3862 1002
E: bridging@utbank.co.uk

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