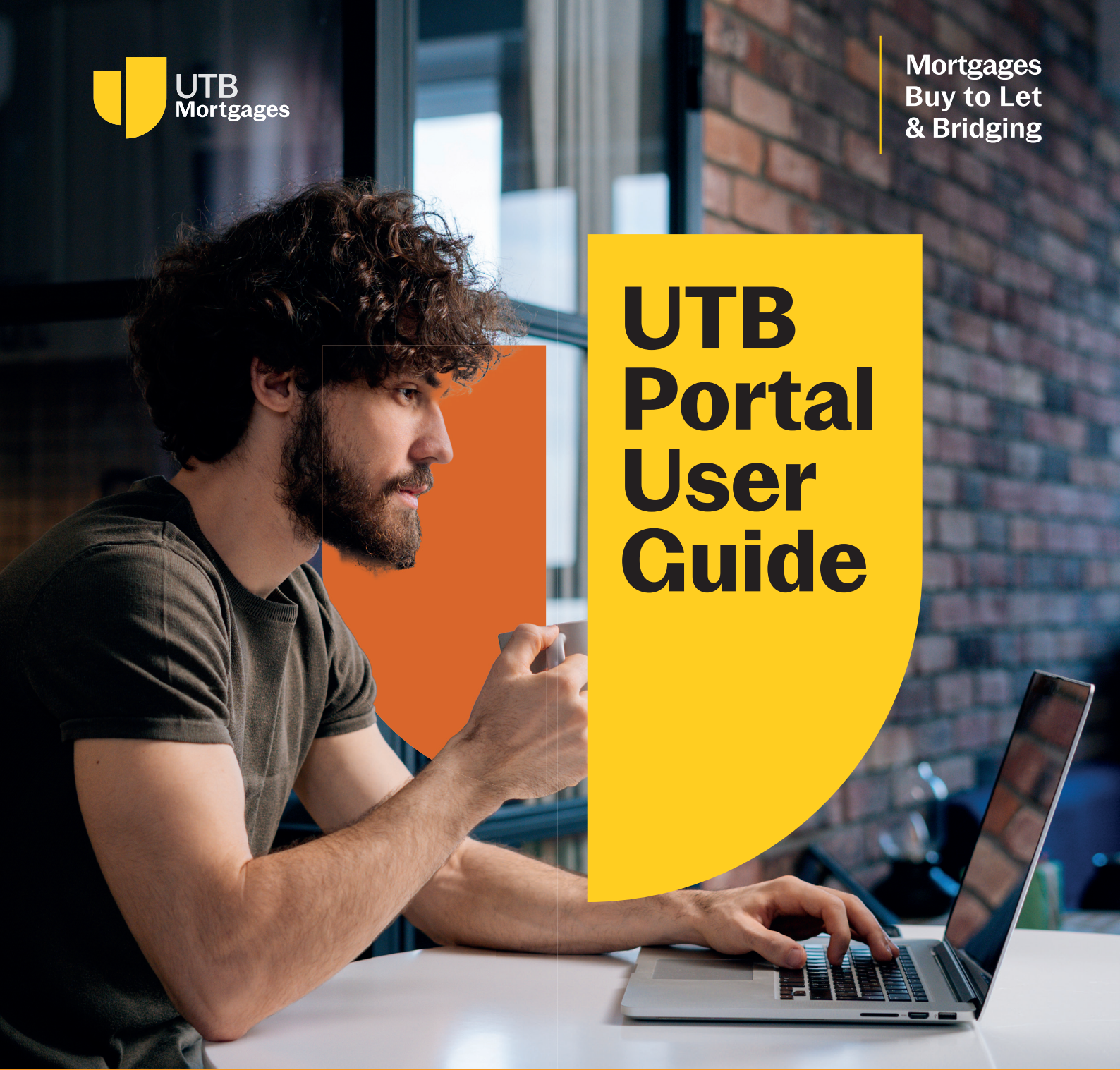




# UTB Portal User Guide

## **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.

# Contents

|                                                              |           |
|--------------------------------------------------------------|-----------|
| <b>Welcome to the UTB portal</b>                             | <b>2</b>  |
| <b>Accessing the portal</b>                                  | <b>2</b>  |
| <b>Start a new application</b>                               | <b>3</b>  |
| <b>Complete Credit Intermediary &amp; Payment Route page</b> | <b>3</b>  |
| <b>Producing Indicative Terms</b>                            | <b>4</b>  |
| Indicative Terms page                                        | 4         |
| Complete the applicant's personal details                    | 5         |
| Producing the PDF copy of Indicative Terms                   | 6         |
| <b>Producing a Decision in Principle</b>                     | <b>7</b>  |
| Borrowers Solicitor Details                                  | 7         |
| Source of deposit/wealth                                     | 7         |
| Credit Search Data                                           | 8         |
| Assets & Liabilities                                         | 9         |
| DIP results                                                  | 10        |
| Broker Checklist                                             | 10        |
| Case submission                                              | 11        |
| Initial underwrite complete/DIP reviewed                     | 12        |
| <b>Case management</b>                                       | <b>14</b> |
| <b>Support and contact information</b>                       | <b>15</b> |

# 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?

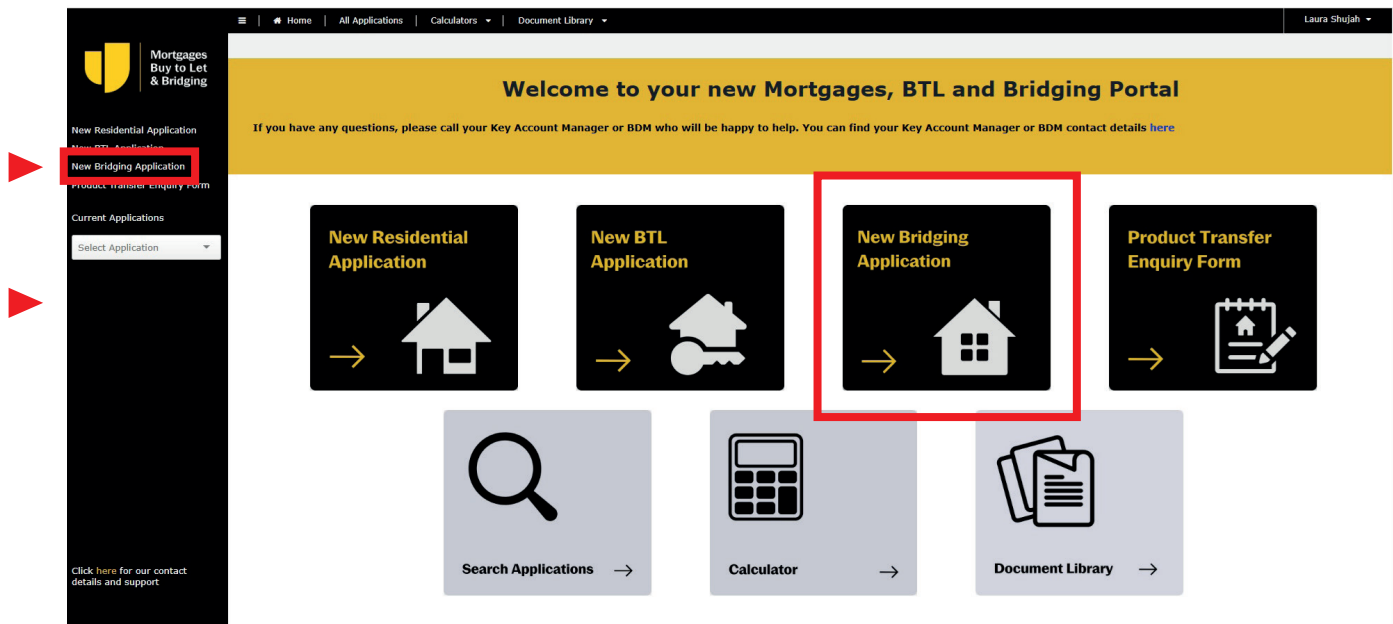
Just click the new user field below.

## 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

### Credit Intermediary & Payment Route

|                             |                                     |
|-----------------------------|-------------------------------------|
| Payment Route               | <input type="text"/>                |
| Tick If Credit Intermediary | <input checked="" type="checkbox"/> |
| Are you FCA Registered?*    | <input type="text"/>                |
| FRN*                        | <input type="text"/>                |
| Name*                       | <input type="text"/>                |
| Address*                    | <input type="text"/>                |
| Phone Number*               | <input type="text"/>                |
| Email Address*              | <input type="text"/>                |
| Website                     | <input type="text"/>                |

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**.



- 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.

#### Indicative Terms

|                                                 |                        | Click if to be Added to Loan       |                       |
|-------------------------------------------------|------------------------|------------------------------------|-----------------------|
| Regulatory Type*                                |                        | Broker Fee*                        | £ 0.00 PAID UPFRONT   |
| Customer Type*                                  |                        | Additional Broker Fee paid upfront | £ PAID UPFRONT        |
| Customer/Trust/Company Name*                    |                        | Sub Broker Fee                     | £ PAID UPFRONT        |
| Is this a Further Advance?*                     |                        | Estimated Valuation Fee*           | £ 0.00 PAID UPFRONT   |
| Product Selection*                              | Standard Bridging Loan | Estimated Solicitor Fee            | £ PAID UPFRONT        |
| Interest Payments* ⓘ                            |                        | Title Insurance                    | £ PAID UPFRONT        |
| Net Loan Amount*                                | £                      | Lender Completion Fee %            | 2.00 % PAID UPFRONT   |
| No. of Properties*                              |                        | Admin Fee                          | £ 195.00 PAID UPFRONT |
| Total Estimated Value of all Properties* ⓘ      | £                      | Lender Funds Transfer Fee          | £ 0.00 PAID UPFRONT   |
| Total Mortgage Outstanding of all Properties* ⓘ | £                      | Asset Manager Fee                  | £ 0.00 PAID UPFRONT   |
| Charge Type* ⓘ                                  |                        | Broker Commission                  | 1.50 %                |
| Term (months)*                                  |                        | Other Fee                          | £ PAID UPFRONT        |
| Loan Purpose* ⓘ                                 | Select all that apply  | Other Fee Description              |                       |
| Repayment Source* ⓘ                             | Select all that apply  |                                    |                       |

Calculate Indicative Terms

|                                       |   |                                     |   |
|---------------------------------------|---|-------------------------------------|---|
| Adjusted Net Loan                     | £ | Commission as a % of Completion Fee | % |
| Gross Loan (Net Loan plus fees)       | £ | Monthly Interest Rate               | % |
| Rounded Gross Loan Day 1              | £ | Interest Over Term                  | £ |
| Completion Fee                        | £ | LTV                                 | % |
| Gross Facility at the end of the term | £ | APRC                                | % |
| Total Fees Added to Loan              | £ |                                     |   |
| Total Broker Fee ⓘ                    | £ |                                     |   |



### 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.

## Complete the applicant's personal details

The screenshot shows the 'Applicant Details' form. At the top, a progress bar indicates the current step is '3 Applicant Details'. Below the progress bar, the 'Customer Type' dropdown is set to 'Individual'. The form is divided into two main sections: 'Applicant 1 - Personal Details' and 'Contact Details'. The 'Personal Details' section includes fields for Title, First Name, Middle Names, Surname, Previous Names, Date of Birth, Country of Birth, Country of Residence, and Nationality. The 'Contact Details' section includes fields for Home/Mobile, Mobile, and Work.



### 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.

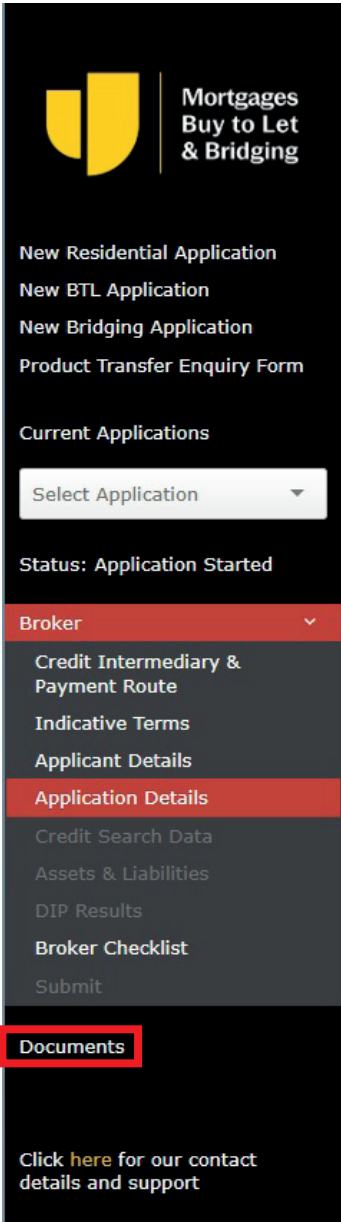


**Top Tip:** As this is a dynamic page, get into the habit of scrolling to the bottom after completing each section. Additional questions may appear based on the information entered, and these must be completed before the application can progress.

### 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.



### Packaging Documents

#### Bridging Documents

|                                               |     |
|-----------------------------------------------|-----|
| Mortgage Illustration - Bridging - Indicative | PDF |
| Indicative Terms                              | PDF |

## 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.

|                   |                    |                     |                       |                      |                        |               |                    |                             |       |
|-------------------|--------------------|---------------------|-----------------------|----------------------|------------------------|---------------|--------------------|-----------------------------|-------|
| 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 |
|-------------------|--------------------|---------------------|-----------------------|----------------------|------------------------|---------------|--------------------|-----------------------------|-------|

#### Borrower Solicitor Details ①

|                                    |                     |
|------------------------------------|---------------------|
| Representation Type* ①             | Dual Representation |
| Solicitor Company Name Preference* |                     |
| Contact                            |                     |
| <b>Address</b>                     |                     |
| Number/Name*                       |                     |
| Street*                            |                     |
| Town*                              |                     |
| County*                            |                     |
| Postcode*                          |                     |
| Telephone                          |                     |

### Source of Deposit/Wealth

Complete where applicable

#### Source of Deposit/Wealth

|                                                                                                                                                                                                                    |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <p><b>Please confirm the source of deposit/wealth</b></p> <p><small>If the deposit/wealth is being gifted, please confirm who this is coming from and what relationship there is with our applicant(s)</small></p> |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

Save App & Exit
Save App & Continue



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.

1 New Application2 Indicative Terms3 Applicant Details4 Application Details5 Credit Search Data6 Assets & Liabilities7 DIP Results8 Broker Checklist9 Full Bridging ApplicationPrint

### Credit Search Data

#### Validate Address

First Name  
Surname

Ian  
Edwards

Current Address

Number/Name  
Street  
Town  
County

62 High Street  
Westbury  
Wiltshire  
Wiltshire

Equifax Correspondence Address

62 HIGH ST BA13 3BN

If above address cannot be located on Equifax database, please recheck correspondence address on 'Applicant Details' page.

Save Addresses

Run Credit Search

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

1 New Application2 Indicative Terms3 Applicant Details4 Application Details5 Credit Search Data6 Assets & Liabilities7 DIP Results8 Broker Checklist9 Full Bridging ApplicationPrint

### Credit Commitments

Applicant 1 - Mr Ian Edwards

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)

| Applicant | Name | Credit Type | Balance | Monthly Payment | Start Date | Term (mths) | Credit Profile | End Date |
|-----------|------|-------------|---------|-----------------|------------|-------------|----------------|----------|
|-----------|------|-------------|---------|-----------------|------------|-------------|----------------|----------|

24395.BRIDG.PORTAL.USER.GUIDE 07/26



## 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.

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

### Assets & Liabilities

This section is optional and here if the applicants have any assets or liabilities outside of this transaction that you would like to bring to our attention.

Does the applicant have any assets or liabilities that they would like to declare? Yes

#### Assets & Liabilities (if applicable)

| Applicant | Property/Business | Description | Address (if applicable) | Value | Debt | X |
|-----------|-------------------|-------------|-------------------------|-------|------|---|
|           |                   |             |                         | £     | £    | X |
| Total     |                   |             |                         | £     | £    |   |

Add Row

Save App & Exit Save App & Continue



## 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.

1 New Application2 Indicative Terms3 Applicant Details4 Application Details5 Credit Search Data6 Assets & Liabilities7 DIP Results8 Broker Checklist9 Full Bridging Application

Print

Application # TTT-64109

Applicant Name: EdwardsProduct: [#5642] +1.05% (Max 70% LTV, £200k)Loan Requested: £100,000Post Code: BA13 3BN

DIP Results

Run DIPLast ran on 20/07/2026 10:35

Refer

DIP Refer Reasons

Underwriting Review (Average 4 hour turnaround time)

Your application is now being referred to an Underwriter for manual review. We will contact you within 24 hours with a decision, which may include a request for further information. If you wish to discuss this application further, please contact a member of our broker relations team [here](#).

Referral Notes

Please add any additional information that you think will support the referral

Save App & ExitSave App & Continue



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.

Additional Documents for review

UPLOAD

| Document Name | File Name | File ID | Case Ref | Document Category | File Section   | Date Created | File Status | Worked |
|---------------|-----------|---------|----------|-------------------|----------------|--------------|-------------|--------|
|               |           |         |          | Please Choose:    | Please Choose: |              |             |        |

No data to display

0-0 of 0

Application # TTT-64075

Applicant Name: EdwardsProduct: [#5642] +1.05% (Max 70% LTV, £200k)Loan Requested: £100,000Post Code: BA13 3BN

Broker Checklist

Additional Documents for review

Document NameFile NameFile IDCase RefDocument CategoryFile SectionDate CreatedFile StatusWorked

Upload DocumentsProvide explanation

Please drag and drop files into this panel orBrowse Files

Document Name

Document Category\*

File Section\*

Broker Uploaded

CancelUpload

**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.

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.

#### 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 applicant(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.



### 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](#)

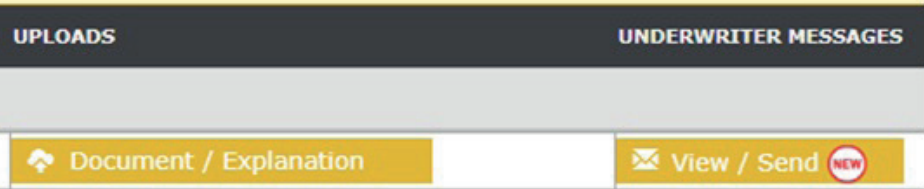


**Top Tip:** An application summary will automatically be downloaded for your records. You will find this in the browser downloads but can also be located in the documents tab previously mentioned.

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.



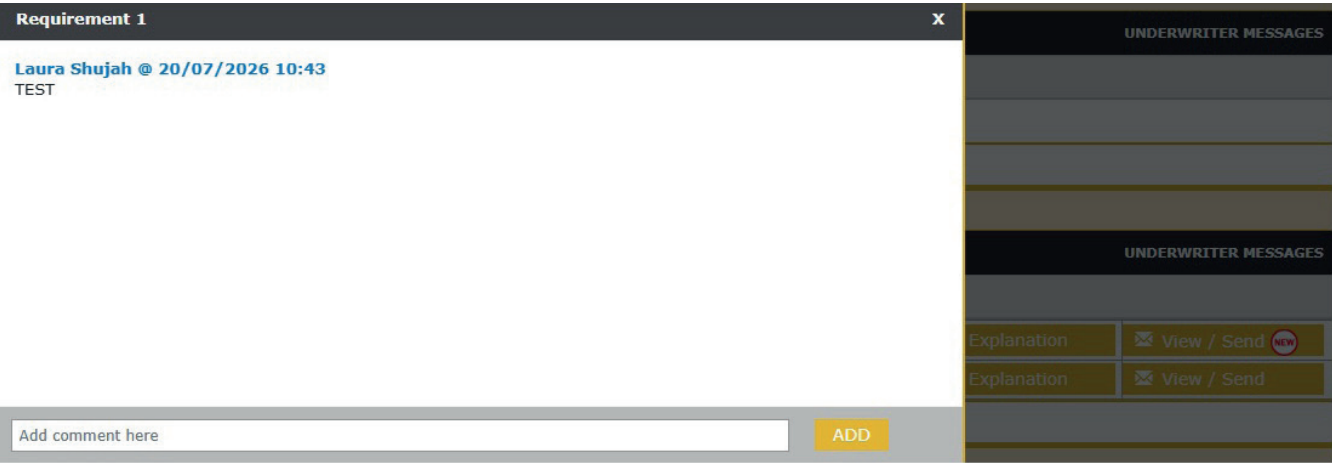
 Case statuses

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.





**Additional information you wish to submit?**

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

**Application # TTT-64109**

Applicant Name: **Edwards**

Product: [#5642] +1.05% (Max 70% LTV, £200k)

Loan Requested: £100,000

Post Code: **BA13 3BN**

## Broker Checklist

### Additional Documents for review

| Document Name                                                                                               | File Name | File ID | Case Ref | Document Category | File Section     | Date Created         | File Status          | Worked                   |
|-------------------------------------------------------------------------------------------------------------|-----------|---------|----------|-------------------|------------------|----------------------|----------------------|--------------------------|
|                                                                                                             |           |         |          | Please Choose: ▾  | Please Choose: ▾ | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
| No data to display                                                                                          |           |         |          |                   |                  |                      |                      |                          |
| <div> <span>⏮</span> <span>⏪</span> <span>1</span> <span>⏩</span> <span>⏭</span> </div> <div>0-0 of 0</div> |           |         |          |                   |                  |                      |                      |                          |

**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.

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](#)

## DIP Results

Run DIP Last ran on 20/07/2026 10:35

## Pass

Congratulations, following a credit search and the information provided, we are pleased to confirm your Decision in Principle (DIP) has been approved. This DIP is valid for 30 days, and is subject to the minimum requirements listed below being provided at full bridging application, and any further requirements that are identified during the loan underwriting and approval process.

### DIP Summary

|                                   |   |                        |
|-----------------------------------|---|------------------------|
| <b>Product Selection</b>          | : | Standard Bridging Loan |
| <b>Net Loan</b>                   | : | £100,000.00            |
| <b>LTV%</b>                       | : | 27.23                  |
| <b>Term</b>                       | : | 12                     |
| <b>Monthly Interest Rate%</b>     | : | 1.05                   |
| <b>Gross Facility end of term</b> | : | £113,353.67            |

### Full Application Requirements

### Automated Underwriting Requirements

No data to display

### Underwriter Added Requirements

### Requirement 1

Requirement 2

Save App &amp;

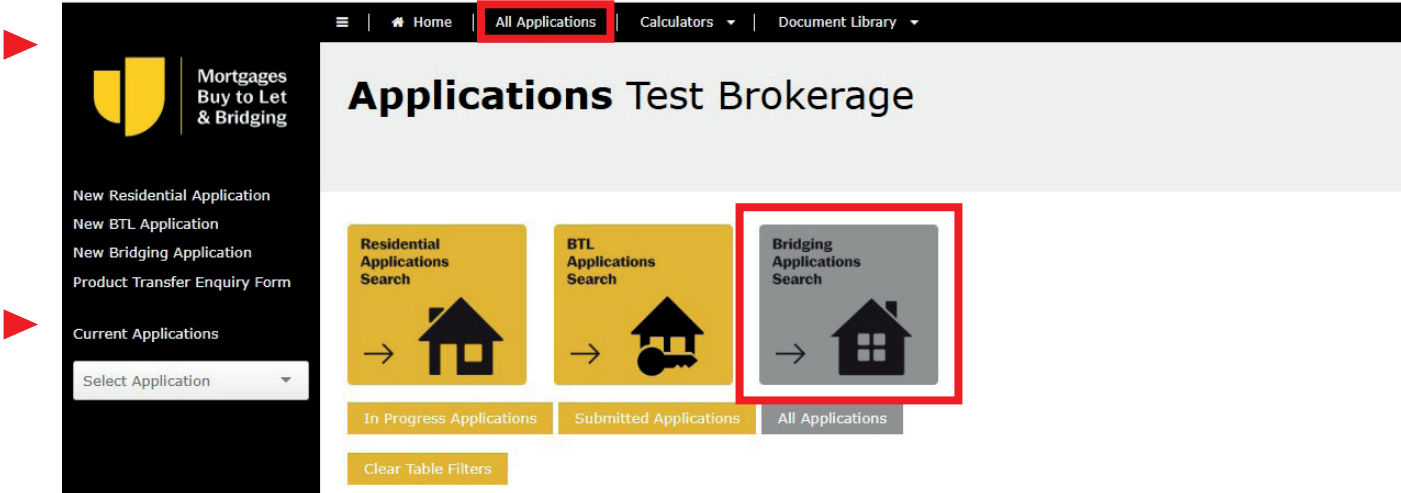
Save App &amp;

Download

**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.

Residential Applications Search

BTL Applications Search

Bridging Applications Search

In Progress Applications

Submitted Applications

All Applications

Clear Table Filters

| Reference Number | Name                    | Postcode | Started    | Last Update | Type                     | Product                              | Total Loan | Status              | Requirements Closed   Open | DIP Result |
|------------------|-------------------------|----------|------------|-------------|--------------------------|--------------------------------------|------------|---------------------|----------------------------|------------|
| 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](mailto:bridging@utbank.co.uk)