How-to guide

Portfolio Submission Platform

BTL Hub

Username *

Password *

Forgotten your password?

Login

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Introduction

Our new online submission platform simplifies the process of submitting cases for portfolio landlords. It offers a clear process for conforming to the necessary underwriting standards that have been introduced, ensuring you provide the correct information for all of your portfolio cases.

This how-to guide will provide you with the important steps you need to follow to submit your clients' portfolio cases, saving you time and helping to improve your service levels.

Contents

Register as a broker

Before you can access the Submission Platform, you must register your broker firm with the system and create a username and password to access your account. You can create these credentials yourself.

Please use the following link to sign in:
https://btlhub.net/register/broker

• Fill in the name of the broker firm next to "Name". Provide at least one telephone number for the firm and the main contact email address before clicking "Next".

• On the next screen, fill in the address details of the broker and click "Next" to continue.

• On the final screen, under "User details", enter your name and work email address. Once all fields have been completed, click "Save".

• You will find a confirmation email address in your inbox. Click the link in the email to complete registration. If you do not receive a confirmation email within a few minutes, please check your spam folder.

Register as a broker continued...

• The link in the email will enable you to create a password.

• Your registered email will be your username. Type a password in the field below your email, and confirm your password by retyping it in the last field and click "register" to complete registration.

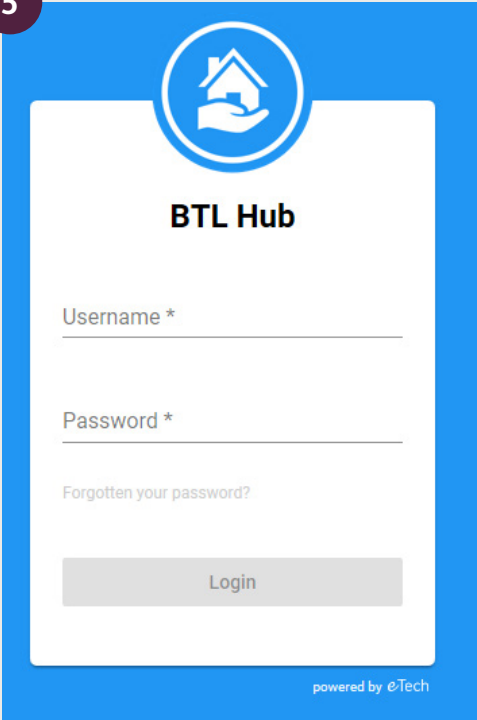• Please be aware that you must confirm your registration within two days of officially registering.

Logging in

• Type in your username and password and click "Login". Note that your username and password are both case sensitive. Following this, the Broker Dashboard will be displayed. Should you forget your password, click on "Forgotten your password?" to reset.

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Logging in continued...

• Now your broker firm is registered, you can create new broker user logins. Navigate to the "My Broker" page and click on the "Users" tab.

• To add a new user, click on the + icon, then fill in the brokers name and email address before clicking "Save".

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Broker Users
View and edit users

Test

Details

Users

	Name	Created	Registered	Active
	Mr Test Test	27/09/2017 14:26 PM	✓	Active

7 Create user

Salutation * ▼   First name *   Last name *

Email address *

Primary number

Secondary number

Cancel   Save ✓

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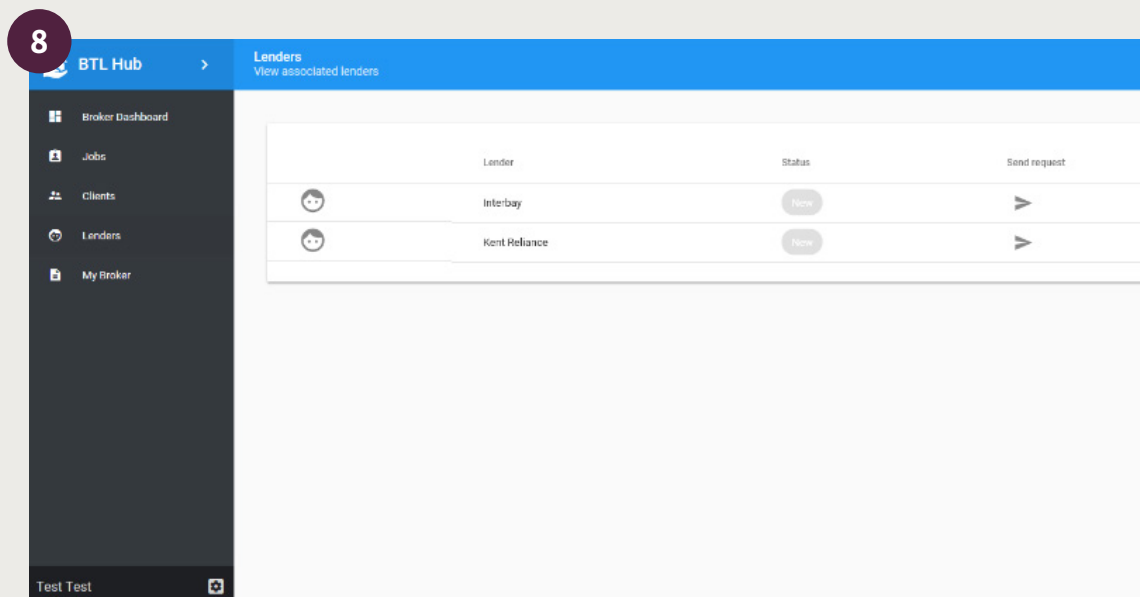
Linking to a lender

Once you are registered as a broker and have successfully logged in, you will be directed to the Broker Dashboard. You will need to link to a lender before creating any jobs.

Click on "Lenders" in the left-hand menu and a list of lenders will be displayed that are available to you. To link with a lender, click on the "Send Request" icon ➤ .

• A link request will be sent to the lender and the status of the lender will change to "Pending".
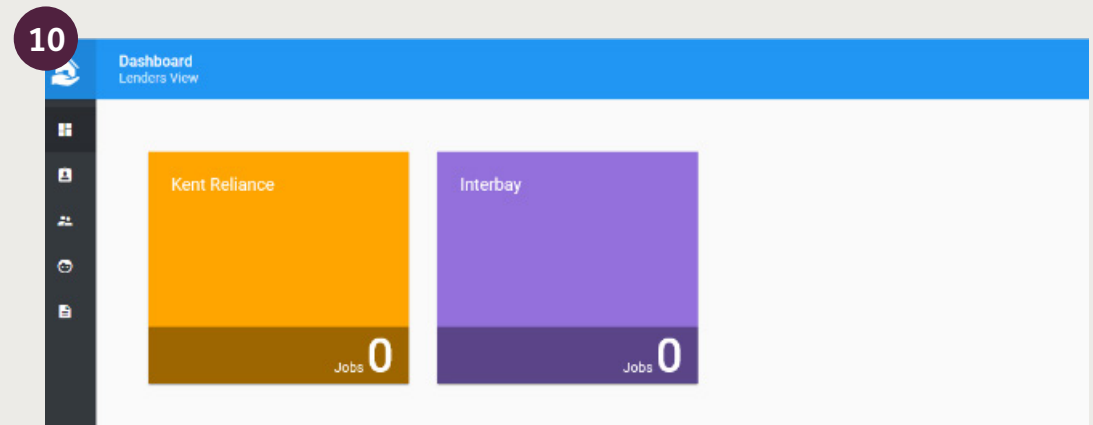
Linking to a lender continued...

• Once the lender confirms the link, the status next to the lender will change to "Accepted". This will confirm that you can submit applications to this particular lender.

Linking to a lender continued...

• Once a broker is linked with a lender, the lender's icon will be displayed on the Broker Dashboard page.

Creating a new job

- To create a new job for an applicant, select the appropriate lender from the Broker Dashboard screen by clicking on the lender's icon.

- Once in the lender's job screen, click the + icon to create a new job.

- In the "Create job" slide out window, enter the address of the proposed Buy to Let mortgage property. You can either enter the postcode or the first line of the address, then click enter.

- Select the correct address from the drop-down menu. This will then populate and confirm that the address is verified. If the address cannot be found, you can enter the address manually by clicking on "Enter Address Manually".
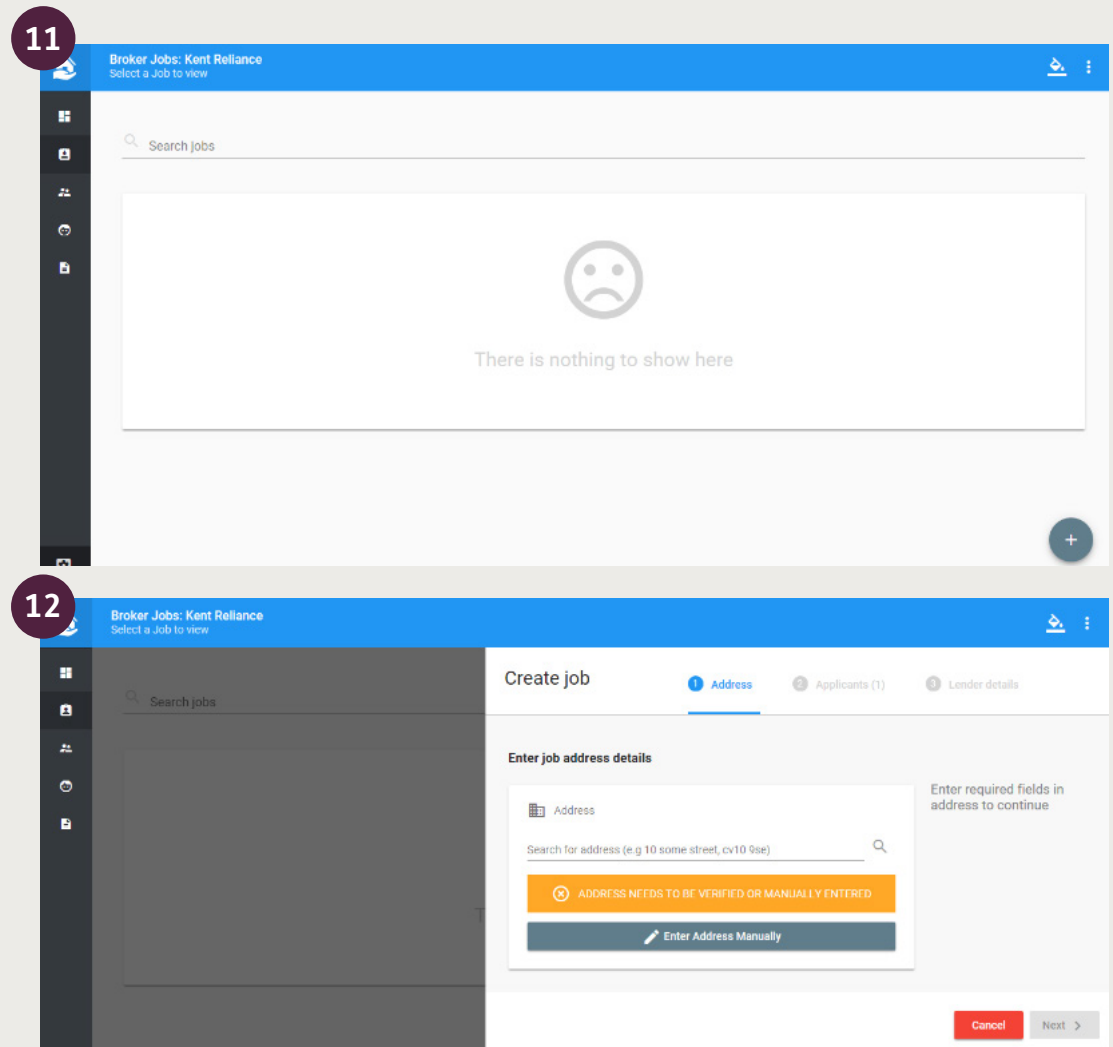
Creating a new job continued…

- On the following screen, enter the contact details of the applicant, including any companies they have. If the applicant has more than one company, an additional company can be added by clicking on the + icon next to the company name that has already been entered.

- If there is more than one applicant, click on "Add Applicant". You can then enter the details of another applicant. Once you have entered the details for the applicant(s), click "Next".

- Finally, enter the lender name and reference number, before clicking "Save".

- You will then be redirected to the "Job" screen, where a list of all jobs can be viewed. The newest job will be at the top of the list and will be tagged "New".
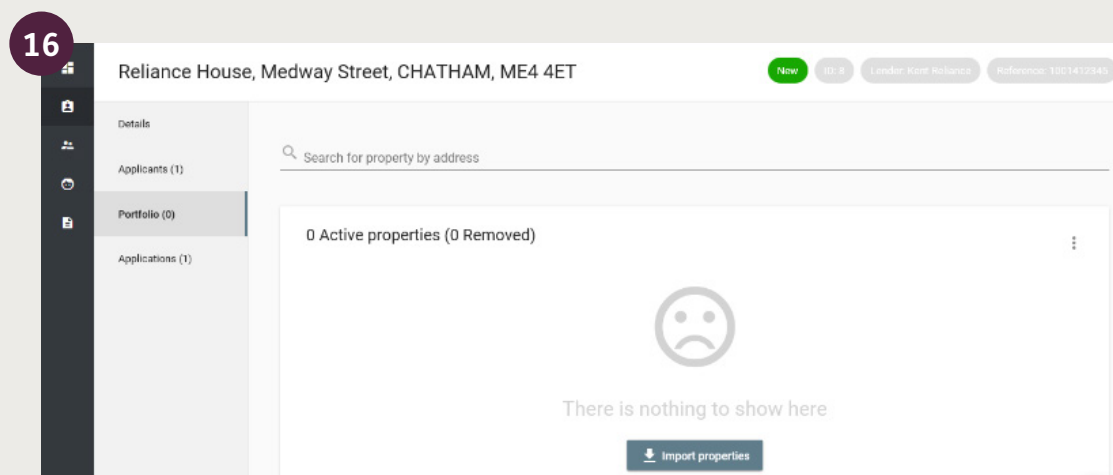
Adding a portfolio of properties

Importing a portfolio

Please read all instructions carefully before importing a spreadsheet.

- Navigate to the Broker Dashboard by selecting "Broker Dashboard" on the left-hand navigation bar and click the appropriate lender icon.

- Once you are on the lender associated jobs screen, click on the job to which you are adding the portfolio.

- On the following screen you can import a spreadsheet by clicking on "Import Properties".

- Please note that any commercial properties or bridging loans should be removed from any spreadsheet before uploading.

Adding a portfolio of properties continued...

- In the "Import Properties" window, click your mouse in the dotted area which will open up file finder on your computer. You can then select the portfolio spreadsheet file you wish to import and click "Open".

- Alternatively, you can drag and drop a spreadsheet into the dotted area.

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Select spreadsheet to import

⬇ Drop spreadsheet here
or click to browse...

Adding a portfolio of properties continued…

• Once you have selected the portfolio file, the Submission Platform will identify the properties within the spreadsheet. To save time when compiling a portfolio, it is important to use the following column headings to organise the portfolio data:

o   Property Address
o   Property Value
o   Current Mortgage Balance
o   Monthly Mortgage Payment
o   Monthly Rental Income
o   Lender Name
o   HMO

• Click "Next".

Adding a portfolio of properties continued...

- The portfolio data will be displayed on the portfolio screen, showing any missing information or unverified addresses.

- Once the portfolio has been created, additional properties may be added using another spreadsheet by clicking the three-dotted icon and selecting "Import Properties".

- You can also insert an address manually by clicking the + icon and entering the address.

- From the three-dotted icon you can export the portfolio as a PDF. To remove a property from the portfolio, click on the 🗑 icon next to the property address. The removed properties can be viewed by clicking the three-dotted icon and "View removed properties".

- Once the spreadsheet has been imported, it will list the valid and invalid rows found in the spreadsheet.

- By default, the Submission Platform will select all valid addresses for import; however, you can deselect any addresses that you do not wish to import by clicking on the tick next to an address. Once you are happy, click "Import". Please remove any commercial properties or bridging loans before uploading the spreadsheet.
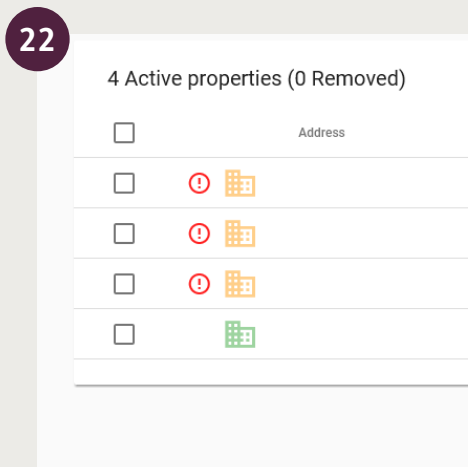
Validating portfolio for submission

Resolve Warnings
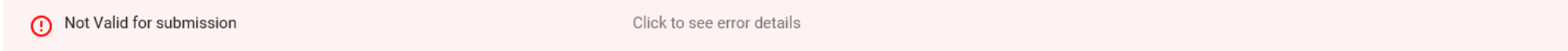
• If any key information is missing from a property, it will show a warning icon ⓘ.

• To edit the property details and check for missing information, click the ✏ icon. Ensure all information is entered and saved for each property. Once all missing information is provided the exclamation mark will disappear.

• Once all required data is input, the Submission Platform will calculate Total Value of Properties, Total Current Mortgage Balance, Total Monthly Rental Income, Total Monthly Mortgage Payment and the LTV and ICR percentages.
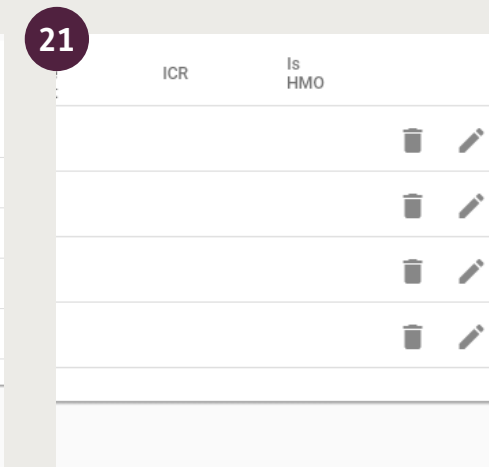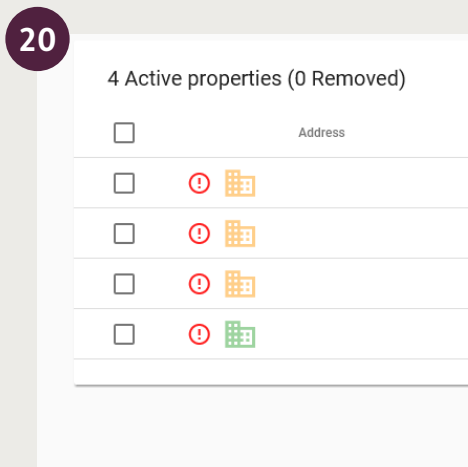
Validating portfolio for submission continued...

• If the 'edit' icon has not been removed, further information relating to warnings can be found by clicking on "Applications" in the navigation bar to the left of the portfolio.

• The applications page will display a red banner stating "Not valid for submission". You can then click the red banner to view reasons why the application is not suitable for submission and then make the necessary amendments by returning to the portfolio.

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| ⚠ Not Valid for submission	Click to see error details

| Submit | Edit |

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Verifying address

• Lender requirements vary as to the number of properties within a portfolio that may be submitted with an unverified address. We recommend an attempt is made to validate all addresses.

• Once the spreadsheet has been imported, the system will attempt to verify the addresses within the portfolio.

• The following icons will be displayed to the left of the property address:

• A green building icon means the address has been verified.

• An amber building icon highlights imported properties where the address has not been verified.

• A red building icon highlights manually entered properties where the broker has not verified the address.

• To verify an address, click on the icon to the right of the address.

• The "Edit property" window will pop up. You can verify the address by entering a postcode or the first line of the address and select from the drop-down list.

Submitting an application

- Once an application is suitable for submission, the "Submit" button on the "Applications" screen will be enabled. It is recommended that all information is double-checked before submitting, as there is no ability to amend a submitted application.

- Any change to the portfolio details afterwards will require a new submission and this will delay the mortgage application.

- Once the portfolio has been successfully submitted, the date and time of submission, together with the job status will be updated on the Jobs page.
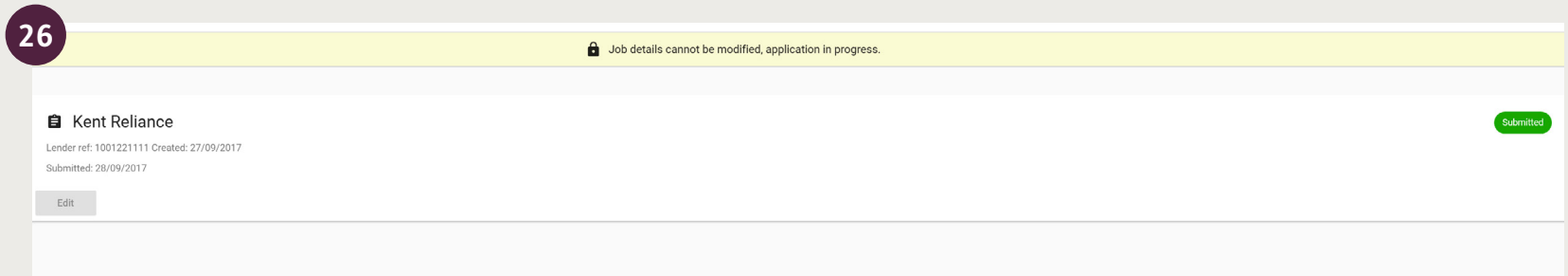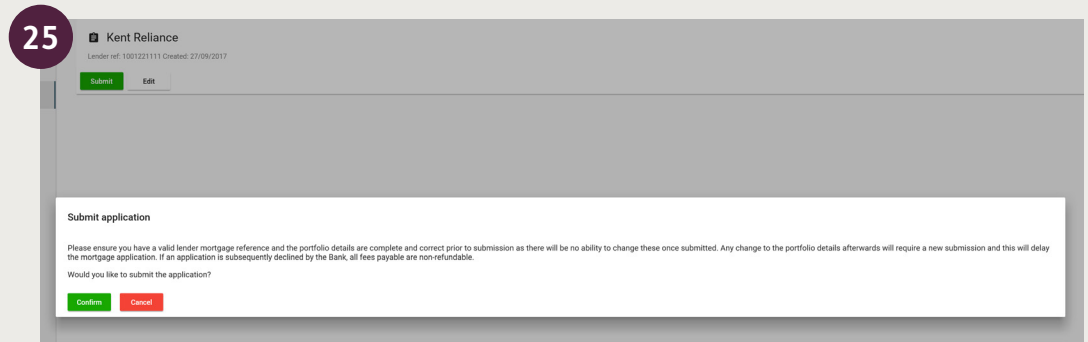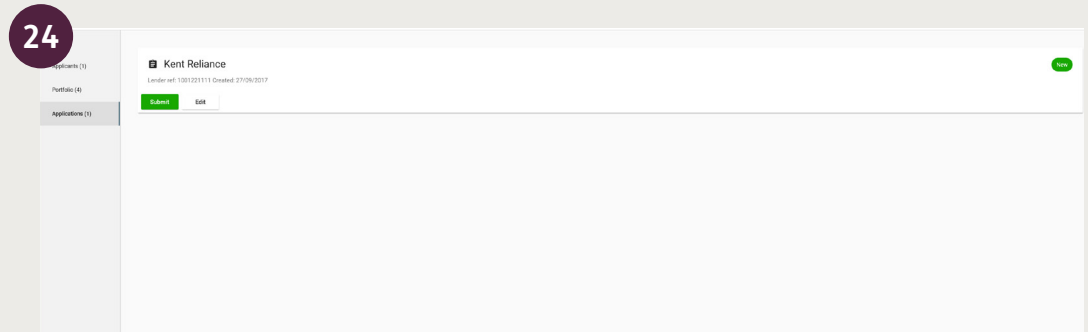
Conclusion

We hope that by using the Online Submission Platform, you can provide your clients with a better level of service. This will ultimately mean less work for you, and will deliver a faster and smoother application process.

For more information on using the Submission Platform, speak to your local Business Development Manager.