

Buy to Let Hub User Guide

Version 1.

Buy to Let Hub User Guide



Introduction

The BTL Hub is a web-based desktop platform operated by CoreLogic that helps lenders comply with the Prudential Regulatory Authority's SS13/16 portfolio landlord underwriting standards. The Buy to Let Hub speeds up the underwriting process and significantly reduces the administrative burden on brokers when submitting buy-to-let portfolios to lenders.

We have designed this simple Buy to Let Hub User Guide to provide you with details of the steps you need to follow to submit your clients' portfolio cases, in addition to some useful FAQs to save you time and help you improve your service levels.

Registering



How do I register?

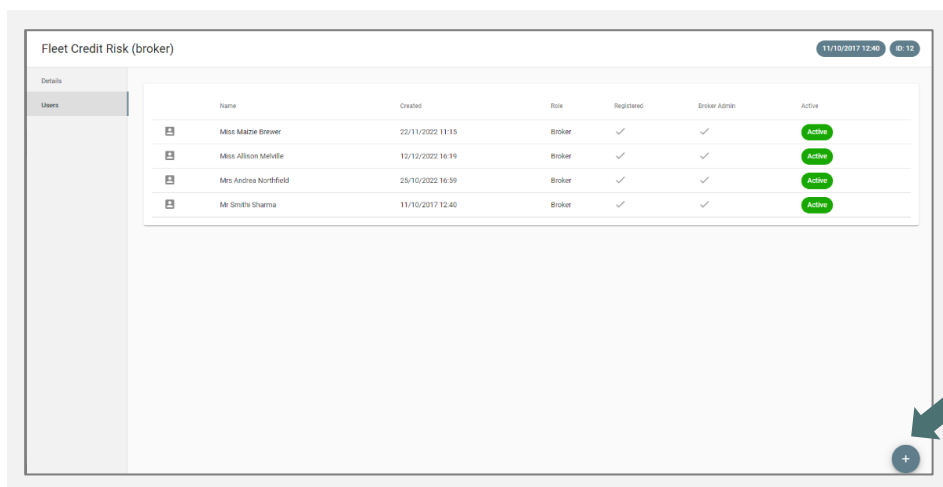
- ▶ You can register by using the link below. We recommend using a generic email address for the main user, such as **enquiries@xxx.com** or **info@xxx.com**.
- ▶ This means a centralised login can be used with the ability to add secondary users.
- ▶ <https://btlhub.net/register/broker>

I tried to register but my company is showing as already registered

- ▶ If you are trying to register your company but it shows it as already having been registered, then someone in your firm may have registered your firm previously. In the first instance, please check to see if any other brokers in your firm have registered already. If this is the case, it should be possible to add you as a secondary user.
- ▶ If no one has registered your firm previously, then please call the CoreLogic Support Team on: **0333 123 1417**.

I am the main user. How do I add my colleagues?

- ▶ If you are the main user, you can add your colleagues as secondary users to enable them to use the Hub. You would need to go into the **My Broker** tab, then into the user tab with this (pictured).
- ▶ To add the new user select the **+** button in the bottom right-hand corner, complete the details and then save.



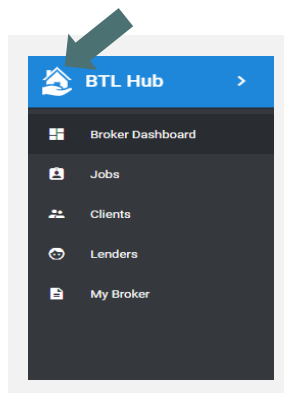
I do not want other brokers in my firm to be able to see all my cases and/or my clients' details



- ▶ If the main user is adding any secondary users, the access view can be disabled to only see what that specific broker is importing/uploading by calling the Fleet Broker support team on **01252 916 800**.

Now that I am registered, how do I link with Fleet?

- ▶ To link with Fleet within the Buy to Let Hub once you have registered, you will need go into the menu which can be navigated from the house icon in the top left-hand corner.
- ▶ You will then need to click into '**Lenders**' and then find Fleet on the list. You can then request to link with us.
- ▶ Once the link is sent, we will action it within 24 hours and the broker will receive an email to confirm this.



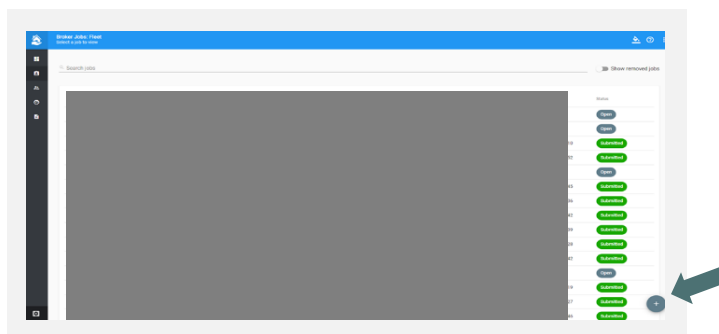
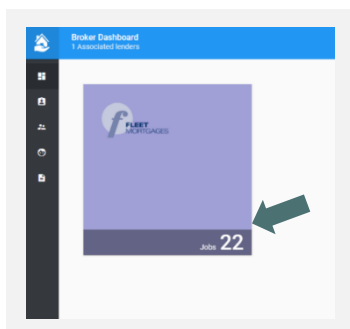
If there are any issues, you will receive an email requesting further information.

Uploading and Submitting a Job for us

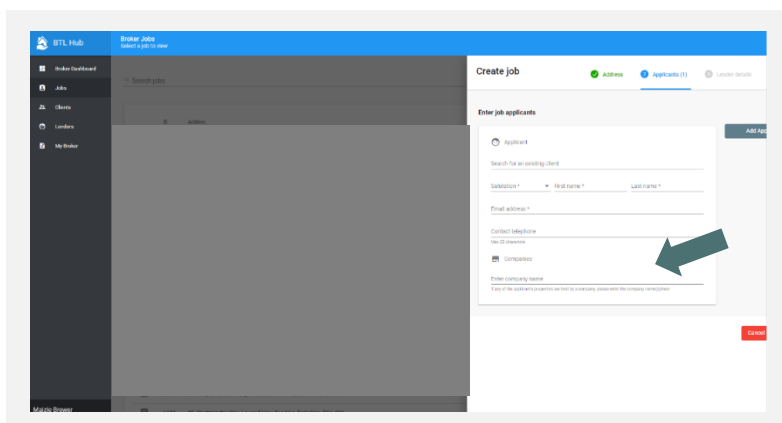


How do I create a job? Why is there no job showing under 'Jobs'?

- ▶ To submit a job it is necessary for the broker to add the job themselves. You will need to go into the '**Jobs**' tab on the dashboard.
- ▶ You will then need to click the grey circle in the bottom right-hand corner to add the job and input the relevant details (pictured below right).



- ▶ Once you have started the process you will need to add the address of the property in question. For example, if the property being mortgaged is **12 Fleet Road**, this will be the address you add at this stage.
- ▶ You will then proceed to the next step, which will be to add the client's details.
- ▶ If there is a limited company, you will add the details under '**Companies**'. If there is more than one applicant, use the '**Add Applicant**' option on the right-hand side.



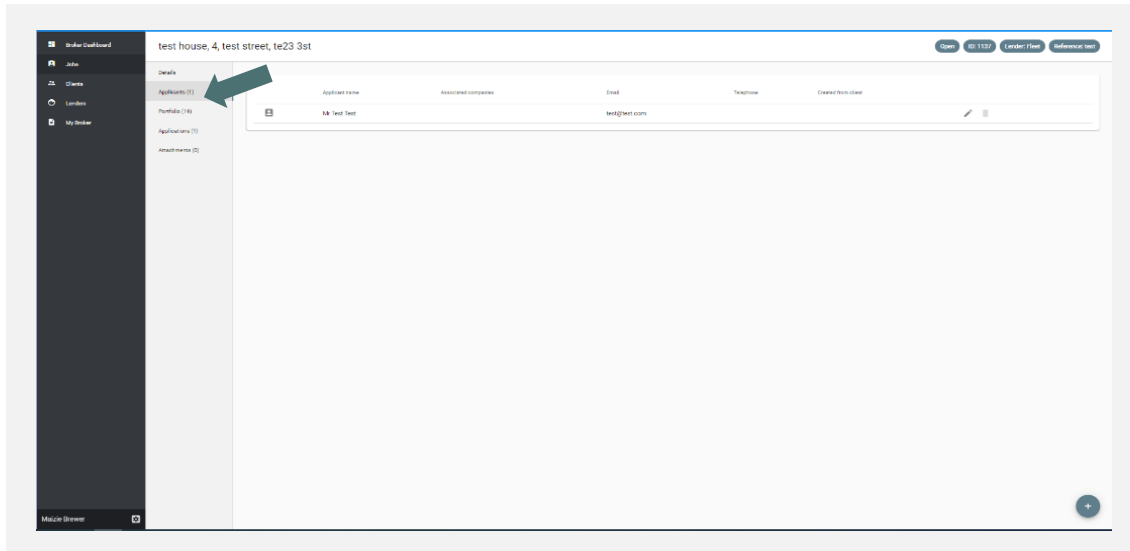
Please note: If there is more than one applicant and they are all linked to the same limited company you will need to add the company under each applicant.

- ▶ You will need to insert the reference number, this is the same reference as our Fleet application number starting '11000' and select Fleet as the lender from the drop down.

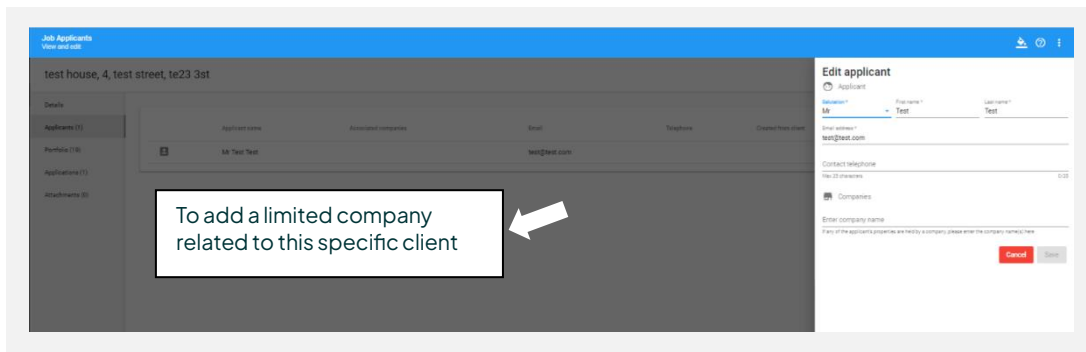
I have forgotten to add an applicant or a limited company. How do I go back and add them?



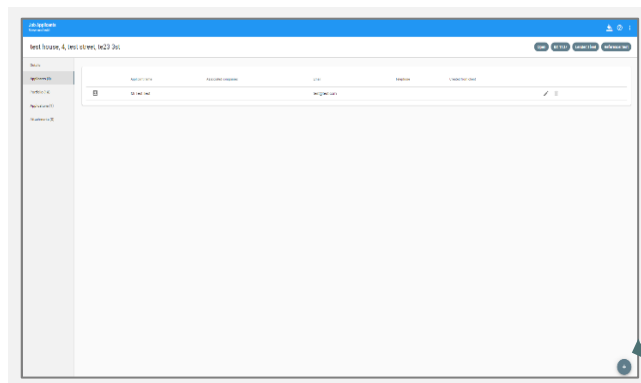
- ▶ If you have forgotten to add a client, a limited company or any other information to the Buy to Let Hub, you can go back in and add them by going to the applicant's tab within the job.



- ▶ To amend a client's details, including adding a limited company, select the small pencil on the right-hand side which will bring up a box on the right-hand side to amend any details you wish, as pictured below.



- ▶ To add a new client, please use the + button in the bottom right-hand corner (as pictured below) and input the details as necessary.



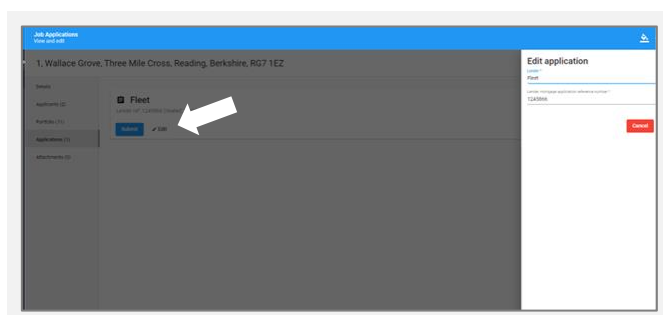
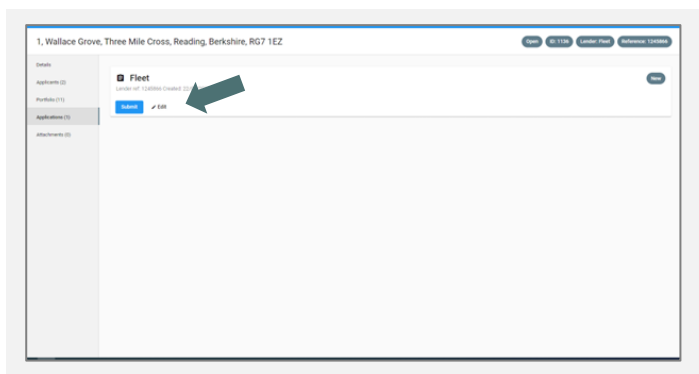
What if my reference number is showing as already used?



- ▶ In this case, we would recommend using the same reference number with an extra character at the end e.g., 1100012345A
- ▶ **Please be sure to make a note on the Fleet portal detailing the new reference number for our underwriters to see.**

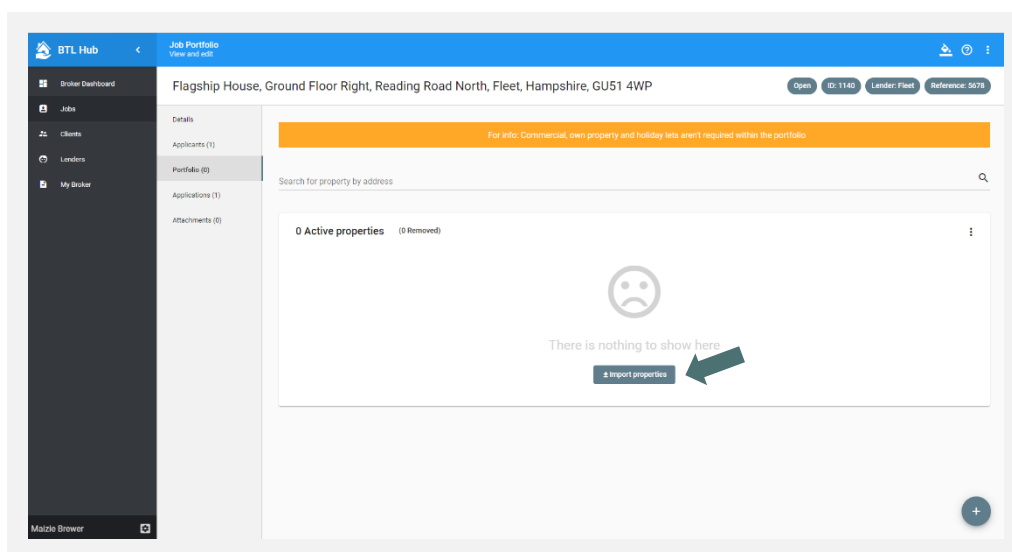
I have entered the wrong reference number – how can I amend this?

- ▶ If you have mistyped the lender reference number, you can amend this in the applications tab on the left-hand side.
- ▶ Click on the pencil and then amend the reference number.
Please note this can only be done prior to submitting the initial application.



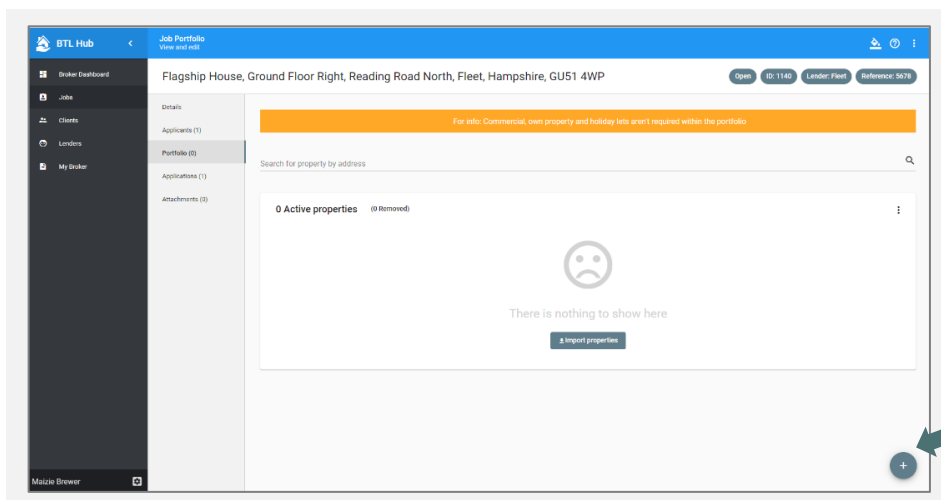
How do I upload the portfolio?

- ▶ The portfolio can be uploaded in the form of a spreadsheet or can manually be uploaded, property by property.

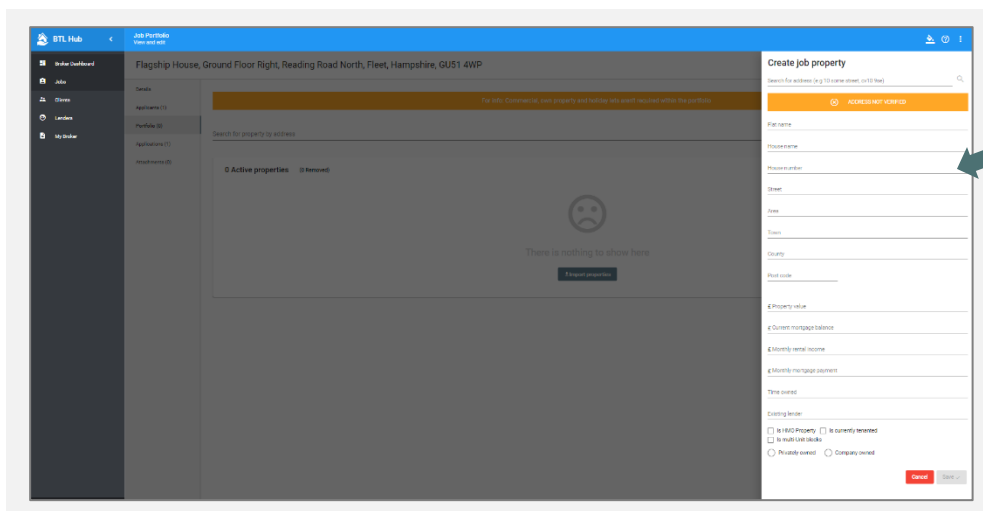




- ▶ To upload our spreadsheet, please use the 'Import properties' button shown in the middle of the page when you open the job.
- ▶ **Please note:** You will need to use our *Property Portfolio Schedule*, which can be found within the Literature section of our website, within **Forms**:
 - <https://www.fleetmortgages.co.uk/literature/>
- ▶ To upload the portfolio manually, please use the grey + button in the bottom right-hand corner.



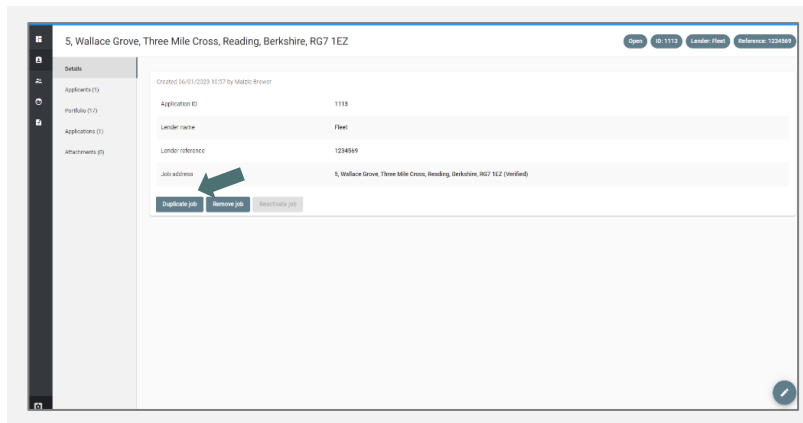
- ▶ Please be sure to fill out all details on the right-hand side (as pictured below), when entering manually.



How do I duplicate a job for an existing client?



- ▶ In the dashboard menu, open **'Jobs'**. Under this tab you will see all jobs that are active/submitted.
- ▶ Find the relevant job and go into the **'Details'** tab.
- ▶ Click on **'Duplicate job'** then follow the steps of adding the security address, applicant details and new reference number.



Frequently Asked Keying Questions



My client has a property owned by a limited company where there is an additional director who is not on this application

- ▶ If the client owns properties in a limited company in which there are directors of the company that are not on the application, this is not an issue.
- ▶ We would require the company name but not the names of the individual directors. We only need the individuals on the application to be on the BTL Hub and SPVs linked to each property.

What do I need to key if the applicants aren't currently getting rental from background properties?

- ▶ If the client currently has BTL properties which are not currently rented out but have a mortgage against the property, this will need to be keyed with a rental of £0.

What if my client owns holiday lets?

- ▶ We will not need any other properties other than residential Buy to Lets.
- ▶ Holiday lets and residential homes are not needed on the BTL Hub.

What if the BTL property has a bridging loan?

- ▶ If the property has a bridging loan, please key the bridging loan amount as the mortgage value and the rental as £0.01 if they are not currently receiving it.

How do I enter MUBs?

- ▶ We will require each unit to be keyed separately on the Buy to Let Hub. When keying the values per unit, we advise the broker to split proportionately. If all units are for example, 1-bedroom flats then you should split the value evenly – if you had two 2-bedroom flats and 2 studios then you should enter a higher value for 2-bedroom flats.

How do I enter portfolio mortgages?

- ▶ We will need each buy to let property entered on the Buy to Let Hub separately with the mortgage balance that reflects that individual property. This can be done by requesting a breakdown of the mortgage from the lender.



Do I include the property we are bringing to you?

- ▶ If the application is a remortgage, we will need the subject property to be included in the Buy to Let Hub as they already own this. If it is a purchase, you will not need to include it.

What if my client has commercial/semi-commercial property?

- ▶ We do not require commercial or semi-commercial properties to be keyed into the Buy to Let Hub.

What if all the applicant has are properties that are unencumbered?

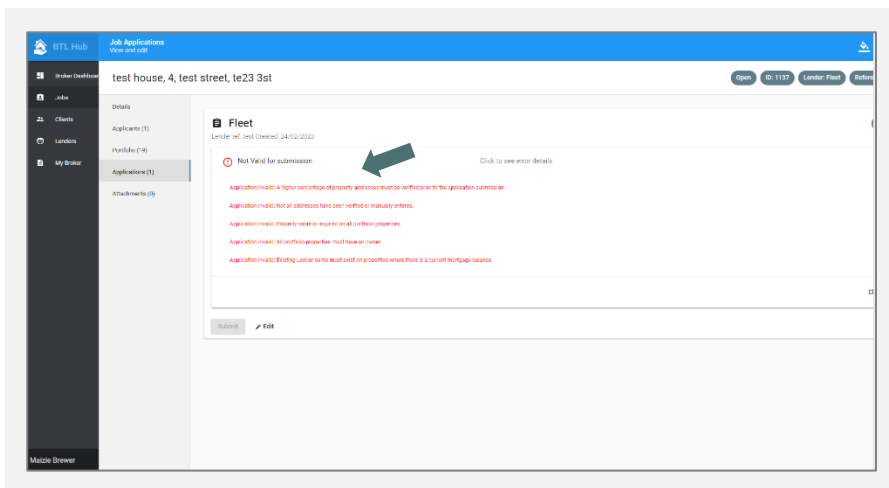
- ▶ You can include unencumbered properties in the spreadsheet.
- ▶ If all properties are unencumbered, we do not require documents so we can again email Underwriting asking for these requests to be removed but DPR must still reflect ownership correctly.

What do I do if my client's portfolio is mostly new build houses and I cannot verify them to the 80% required?

- ▶ In this case, we would require the broker to contact our Broker Support team on **01252 916 800** so we can make an informed decision on how to proceed.

I have red exclamation marks showing against my properties. What does this mean?

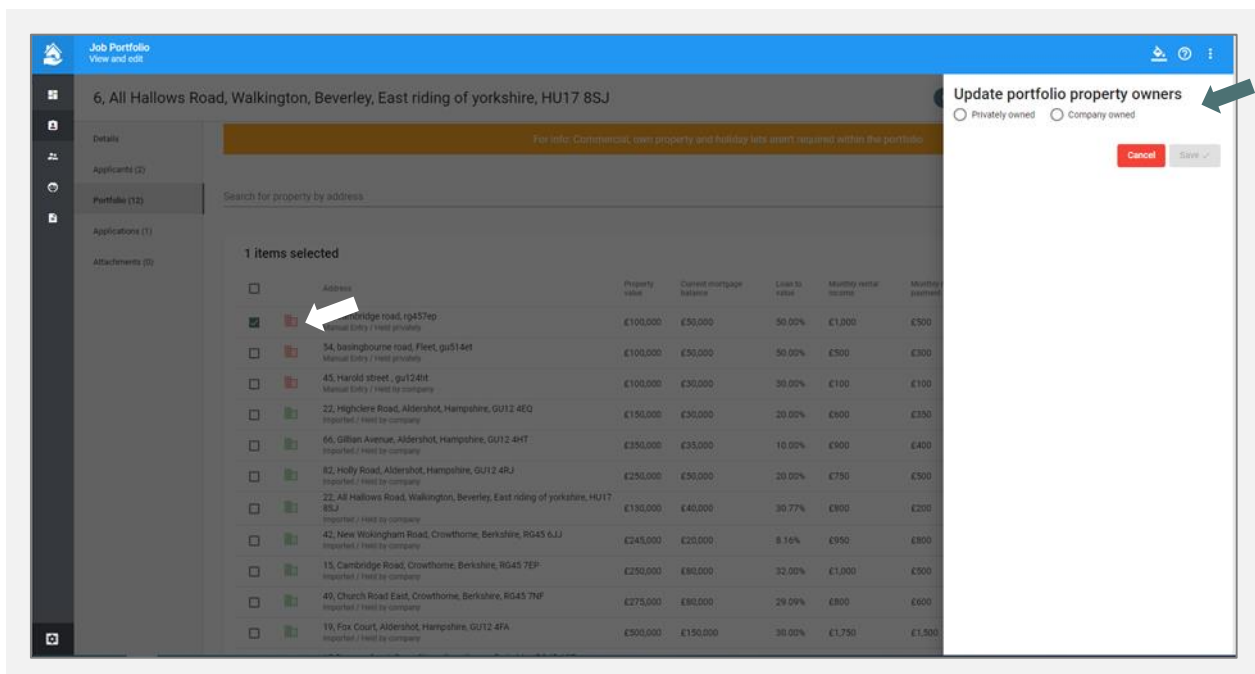
- ▶ If you have red exclamation marks against the properties on the left-hand side, this means some information has either been input incorrectly or information is missing.
- ▶ To find out what this information is, go to the '**Applications**' tab on the left-hand side, and you will see the below. Expand to show all errors.
- ▶ *Property value must be entered*
- ▶ *Mortgage balance should be entered (if there is no finance on the property, then this does not need to be entered)*
- ▶ *Existing Lender name must exist on properties where there is a current mortgage balance.*
- ▶ *Not all addresses have been verified or manually entered (80% must be verified)*



If all points have been checked, please call the Fleet Broker Support team on 01252 916 800.

Red exclamation marks for all properties must have an owner – how to allocate an owner

- ▶ If you see red exclamation marks against the address, this means you need to select the ownership of the property as either **'Personal'** or **'Limited Company'**.
- ▶ To do so, tick the small square box on the left-hand side of each address and select either **'Privately owned'** or **'Company owned'**.
- ▶ It will then give you the option to select which person/company owns the property.





How do I verify the address?

- ▶ To verify the address, it needs to match exactly with the Royal Mail address. You can use the link below to help verify the correct address format.

Royal Mail Postcode Finder: [Postcode Finder - Find an address | Royal Mail Group Ltd](#)

- ▶ In the box for address, please type the postcode and then click on the **'Search'** button to the right-hand side.
- ▶ This should bring up a list of addresses from which you should select the correct address.

Why are red houses showing next to the address?

- ▶ If the small house icon showing next to the address is red, this means the address has not been verified by Royal Mail. **Please note that 80% of the addresses on the client's portfolio must match the Royal Mail address register.**

A green building icon means the address has been verified

An amber building icon highlights imported properties where BTL Hub has not been able to verify the address

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

How do I submit the job once every property is entered?

- ▶ Once all the properties are entered, and no error exclamation marks/red houses are showing, you should see a grey box with **'Please submit to the lender'** as pictured below.

Summary of broker declared values

Total Value of Properties	£2,500,000	Total Monthly Rental Income	£8,550	22.40%
Total Current Mortgage Balance	£560,000	Total Monthly Mortgage Payments	£5,750	148.70%

Please remember to submit this Application to the Lender

9 Active properties

Property	Verified	Submitted	EPG rating
	Yellow	Off	
	Yellow	Off	
	Yellow	Off	
	Yellow	Off	
	Green	On	

How do I edit the job once I have submitted?



- ▶ Once you have submitted the job, unfortunately you cannot edit the details unless the underwriter requests for it to be unlocked. Once it is unlocked you can edit the details.
- ▶ **Please note, this must be requested along with a reason by adding a note to the Fleet portal or emailing: underwriting@fleetmortgages.co.uk.**

Removing Jobs

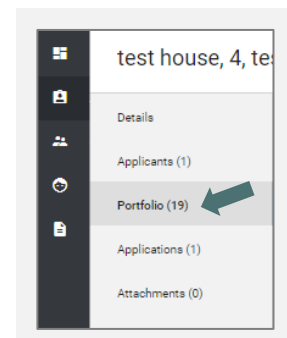
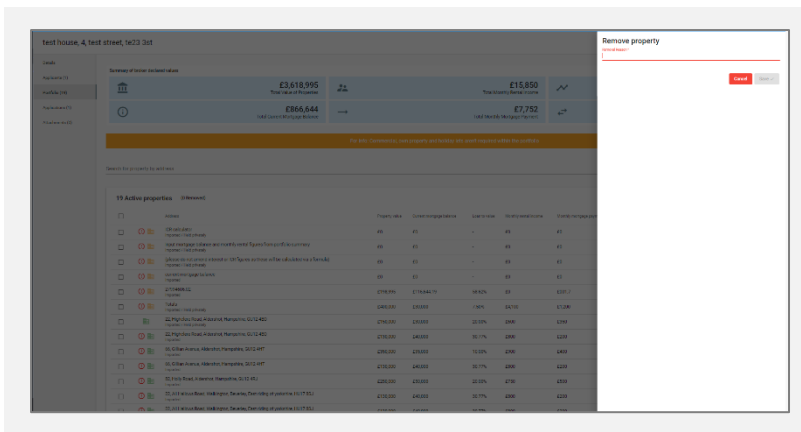


Removing Jobs

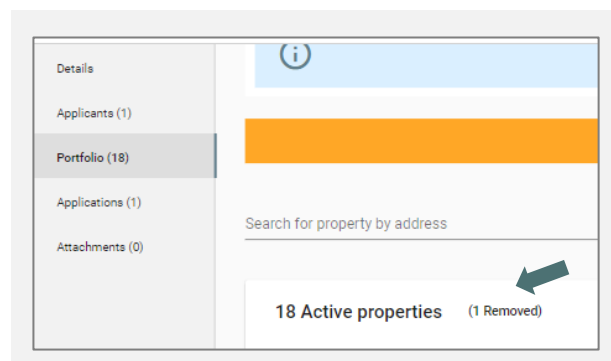
- ▶ When removing a job from the Buy to Let Hub you can no longer use the reference number used against the deleted job as it removes it from your account, not the system.
- ▶ In this case, we would recommend using the same reference number with an extra character at the end e.g., 1100012345A.
- ▶ **Please be sure to make a portal note with the new reference number for our underwriters to see.**

Removing a property

- ▶ To remove a property, you will need to be in the job and in the **'Portfolio'** tab on the right-hand side.
- ▶ You will then need to look to the right-hand side of the relevant security address and select the dustbin icon.
- ▶ It will then show the following:



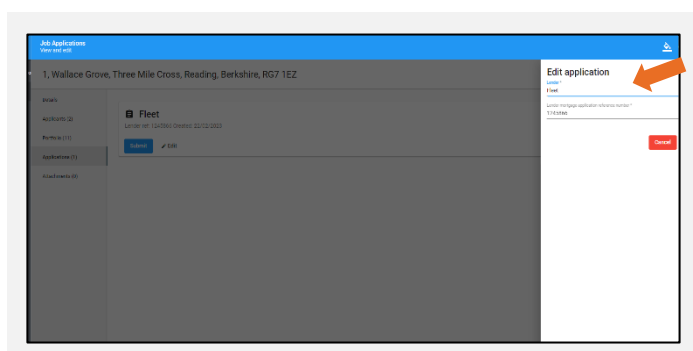
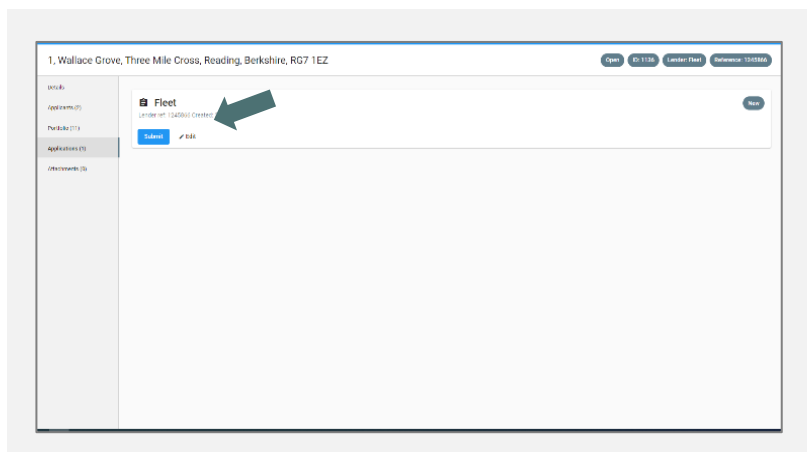
- ▶ Please make a note of the reason for removal in the box. This will then remove the property from the subject portfolio. You will then be able to see the removed properties by clicking on '(Removed)' next to 'Active properties'.



How do I change a reference number on a removed job so that I can use it again?



- ▶ This applies when you have used a case reference number against a job and then remove the job.
- ▶ You can edit the reference number to use it again against a new job by reinstating the job and going to applications.
- ▶ Click on the pencil icon and amend the number then remove job again (as above).

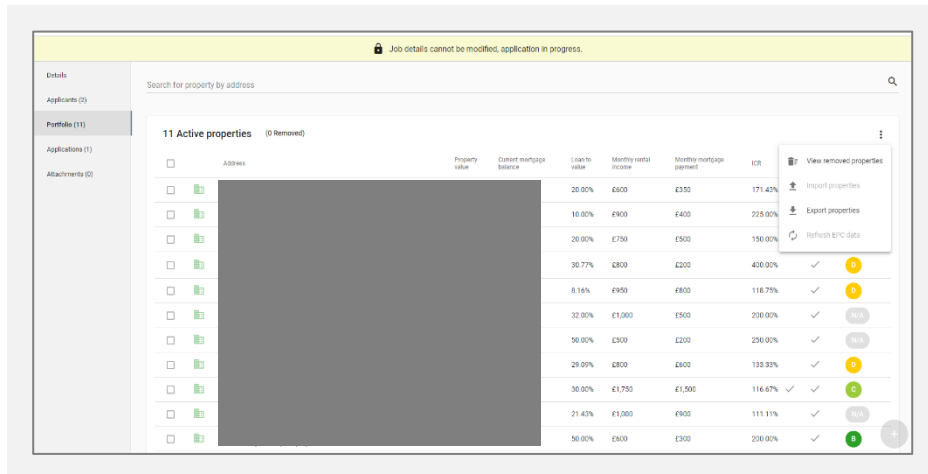


Incidentals



Can I export the portfolio to a PDF?

- ▶ If you wish to export the portfolio, you can export it as a PDF document.
- ▶ Whilst you are in the **'Portfolio'** tab, you will see three vertical dots in the top right corner
- ▶ Click on those and a pop-up will appear. Click on **'Export properties'**



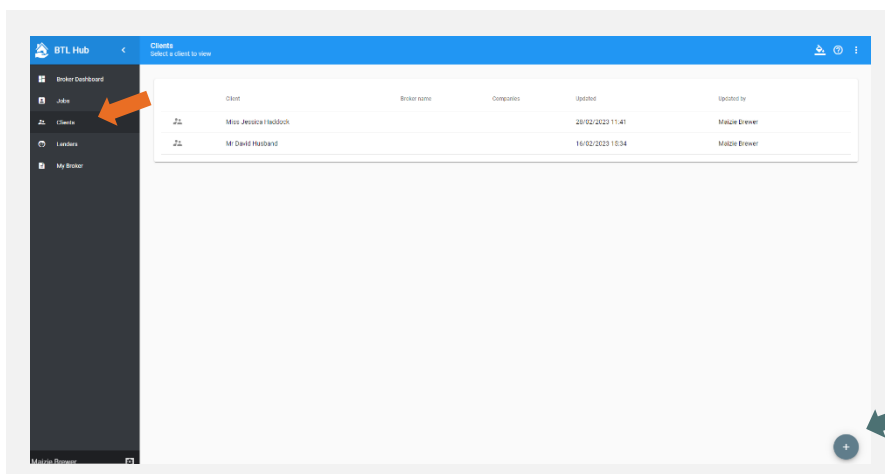
How long is the portfolio valid for?

- ▶ The information is valid for 3 months then they must update if needed.

I have clients I work with regularly. Is it possible to save their details?

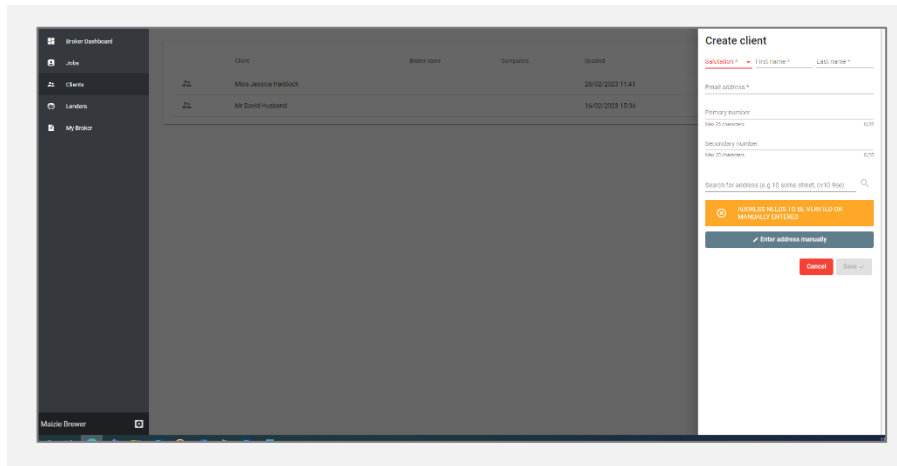
- ▶ If you have a client who often uses your services or your company, it is possible to save their details as well as their portfolio within the Buy to Let Hub.

Using the main menu on the left-hand side, select **'Clients'** and then click on the **+** sign in the bottom right-hand corner.

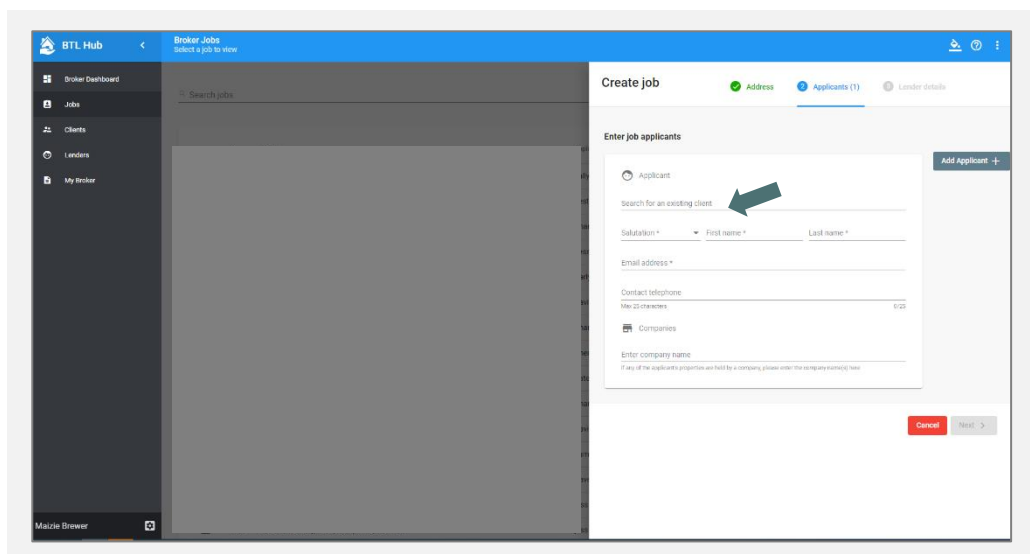


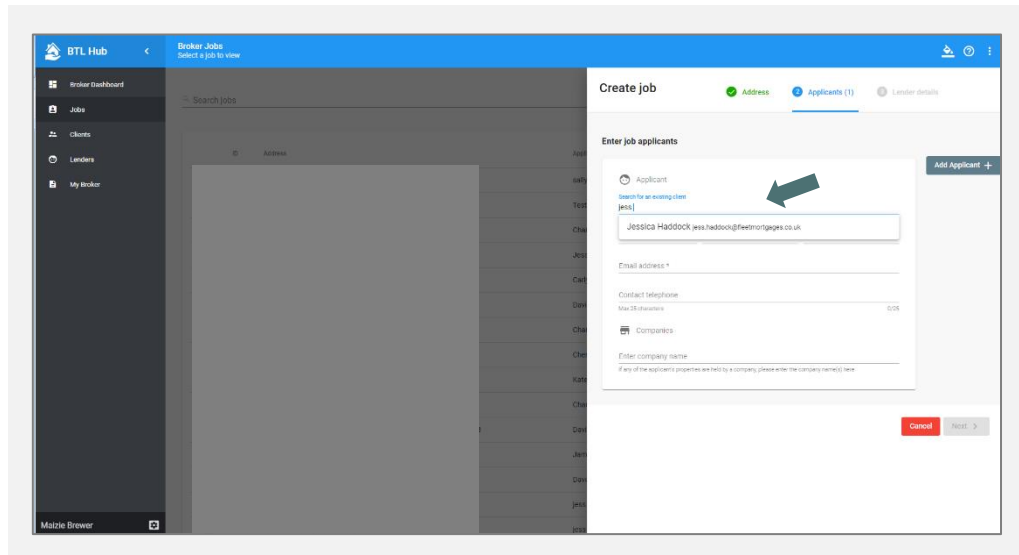


- ▶ Now add the clients' details – as below:



- ▶ Once you have saved and added the client's details, click into the **'Client'** and then add the portfolio. You can do this by either importing a spreadsheet or manually entering using the + button in the bottom right-hand corner.
- ▶ When creating a job, you can now search for an existing client and it will bring up the details.

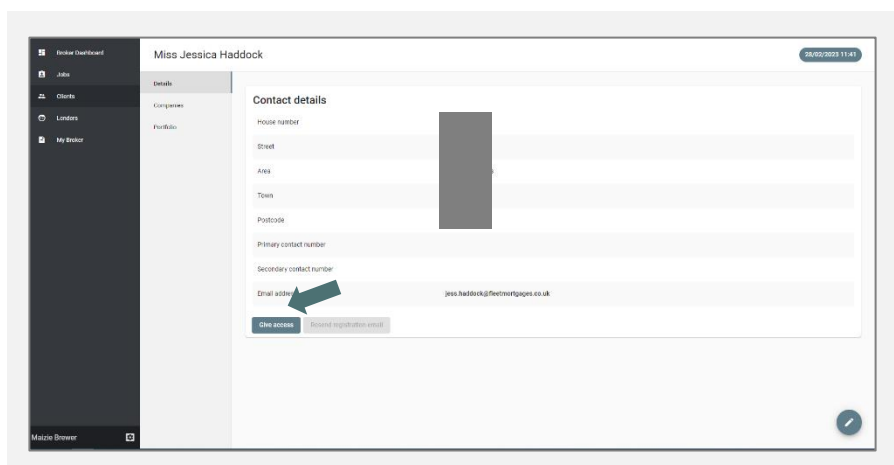




Is there any way I can give my client access to the Buy to Let Hub so they can add their properties?

- ▶ If your client is saved in your client list, then it is possible to give them access to the Buy to Let Hub.
- ▶ You can do this by going into the **'Clients'** tab on the left-hand side and selecting the relevant client.

You can then give them access under the details tab.



- ▶ This will email the client a link to access the Buy to Let Hub. You will need to set a password.
- ▶ They can then upload the portfolio themselves.

- ▶ The view for a client looks like this:



Client	Broker name	Companies	Updated	Updated by
Miss Jessica Maddock	Fleet Credit Risk (broker)		28/02/2023 12:21	Mairé Brewer

Useful Contacts



CoreLogic Support: 0333 123 1417
Fleet Broker Support: 01252 916 800

Useful Videos

[Creating a New Job](#)
[Creating a New User and Editing an Existing User](#)
[Importing a Spreadsheet](#)
[How to Amend an Application in the Buy to Let Hub](#)

Helpful Documents

We have several useful documents available to download from our website:
www.fleetmortgages.co.uk/literature within the **Forms** section:

- Property Portfolio Schedule
- Portfolio Landlord Questionnaire

Key Pointers:

- The property schedule and questionnaire are needed for any client who owns 4 or more mortgaged Buy to Let properties.
- The background portfolio is stressed at 125% @ 5%.
- The BTL figures inputted onto the hub, must match the figures the client declares on Question 11 of the Portfolio Landlord Questionnaire (the cashflow summary).

For more information, please contact our Sales team:

www.fleetmortgages.co.uk
sales@fleetmortgages.co.uk

Fleet Mortgages

See how we can help **01252 916 800**
fleetmortgages.co.uk

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