



Quick Start User Guide for Mortgage Brokers



The content of this user guide is up-to-date at the time of print.

If you have any issues accessing the BTL Hub, please contact eTech Client Support Services on 0333 123 1417 or by emailing support@etech.net.

Registering as a Broker

Before you can access BTL Hub, you must register your broker firm with the system and create a user name and password to access your account. You can create these credentials yourself.

Go to <https://btlhub.net/register/broker/>

Warning: Only ONE person from each firm needs to initially register the Broker firm. After which this initial user can create user log ons for the other Brokers associated with the firm.

The screenshot shows the 'Register Broker firm' form on a blue background. The form is titled 'Register Broker firm' and has three tabs: 'Details', 'Address', and 'User details'. The 'Details' tab is active. Below the tabs, there is an orange warning box that reads: 'A broker firm only needs to be registered once. The broker who registers the firm can then create accounts for all other brokers within the firm.' Below the warning box, there are four input fields: 'Name of Broker firm', 'Contact telephone 1', 'Contact telephone 2', and 'Contact email address 1'. Each field has a small 'x' icon on the right. At the bottom of the form, there is a 'Next' button.

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".

The screenshot shows the 'Register Broker firm' form on a blue background. The form is titled 'Register Broker firm' and has three tabs: 'Details', 'Address', and 'User details'. The 'Address' tab is active. Below the tabs, there is an orange warning box that reads: 'A broker firm only needs to be registered once. The broker who registers the firm can then create accounts for all other brokers within the firm.' Below the warning box, there are six input fields: 'Address', 'Postcode', 'Phone number', 'Email', 'Fax', and 'Other'. Each field has a small 'x' icon on the right. At the bottom of the form, there is a 'Next' button.

The screenshot shows the 'Register broker firm' form on the FCA website. The form is titled 'Register broker firm' and has three tabs: 'GENERAL', 'ADDRESS', and 'YOUR DETAILS'. The 'YOUR DETAILS' tab is selected. A warning box states: 'A broker firm must comply to be registered. Also, the broker who registers the firm must also create an account for all other brokers within the firm.' Below this, there are input fields for 'Institution 1', 'Firm name 1', 'Last name 1', and 'Your email address 1'. At the bottom, there are 'Cancel' and 'Next' buttons.

Auth0

Verify Your Account

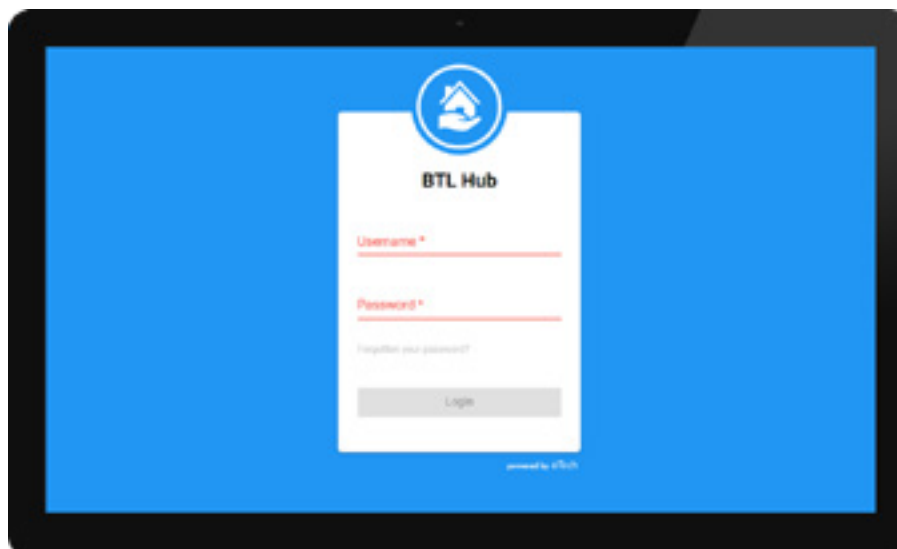
Your account information

[Verify Your Account](#)

If you are having any issues with your account, please don't hesitate to contact us by replying to this mail. Thank!

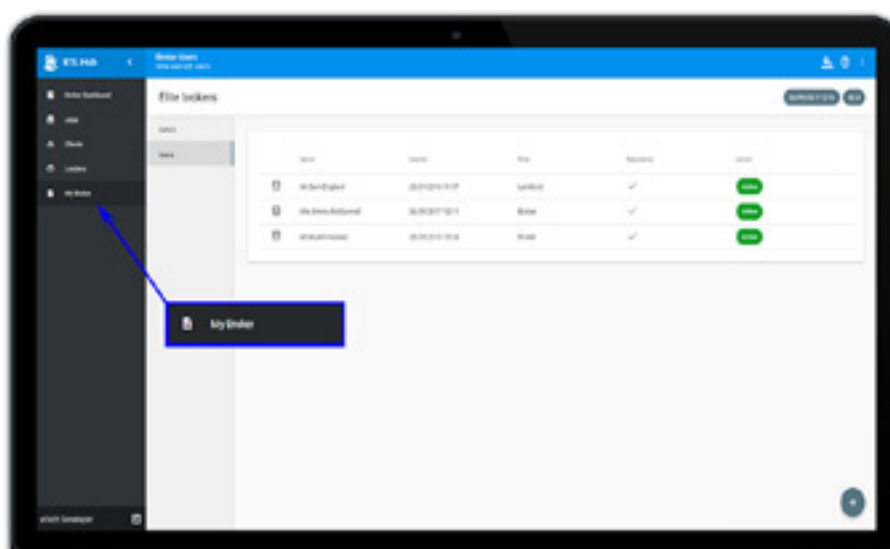



Logging In to BTL Hub



Type in your user name and password and click "Login". Should you forget your password, click on "Forgotten your password?" to reset. Following this, the "Broker Dashboard" will be displayed.

Note: Your user name and password are both case sensitive.

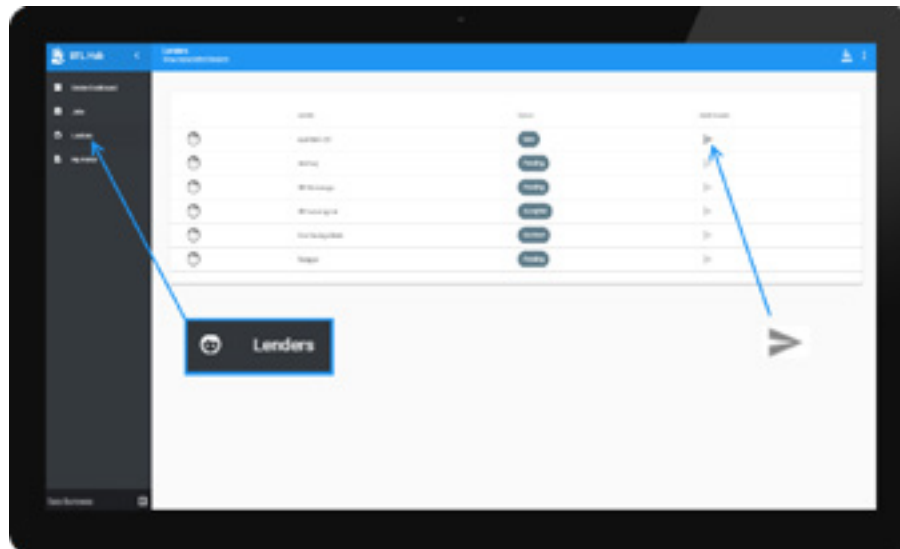


Now your broker firm is registered with BTL Hub, you can create new broker user logins for the other Brokers associated with your firm. Navigate to the "My Broker" page and click on the "Users" tab. To add a new user, click on the  icon, fill in the brokers name and email address before clicking "Save".

Linking to a Lender

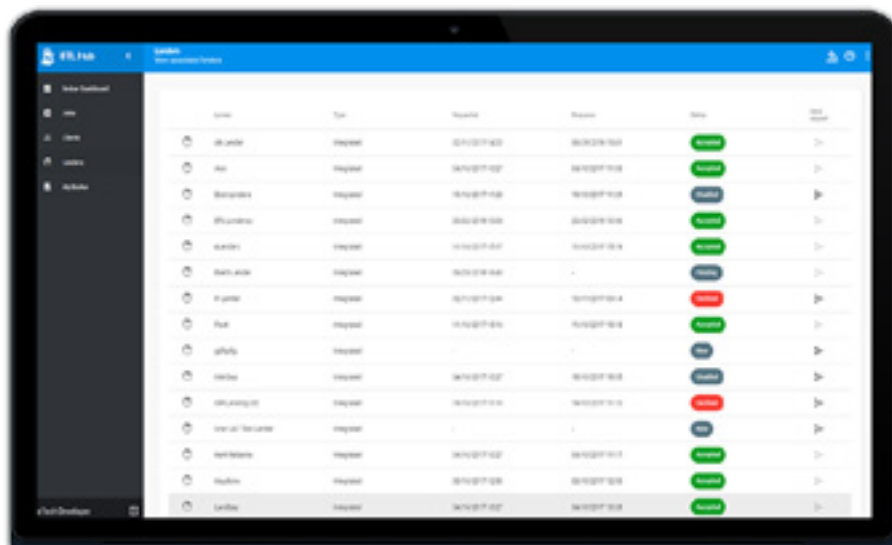
Once you are registered as a broker on BTL Hub and have successfully logged in, you will be directed to the "Broker Dashboard". You will need to link to a lender before creating any jobs.

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 ➤.



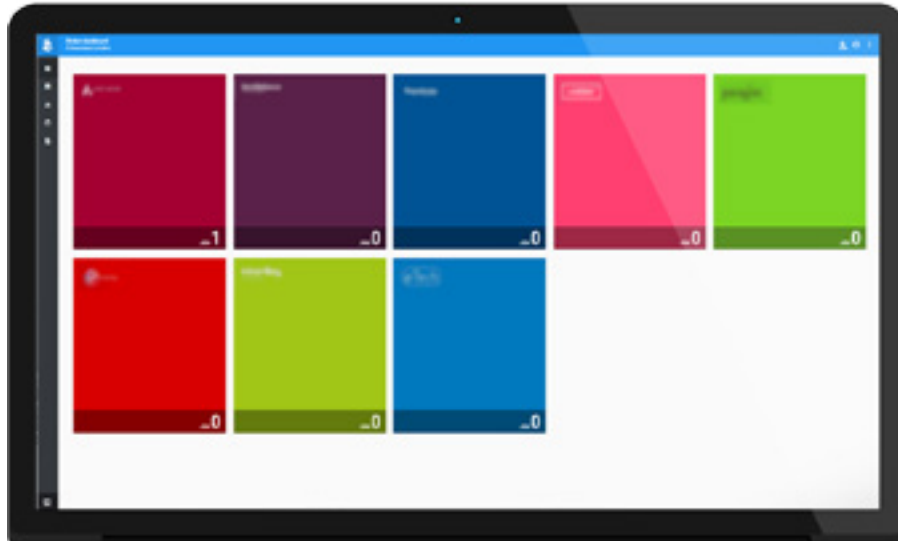
A link request will be sent to the lender and the status of the lender will change to

Pending



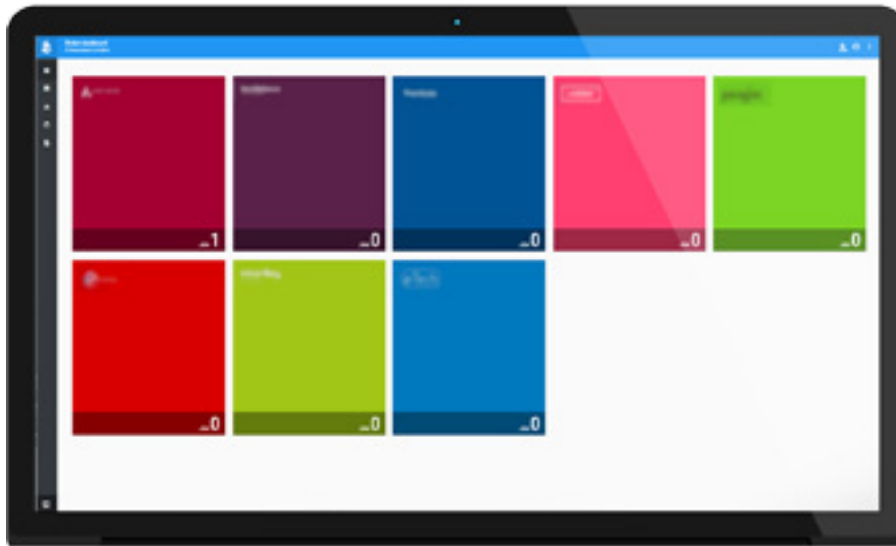
Accepted

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

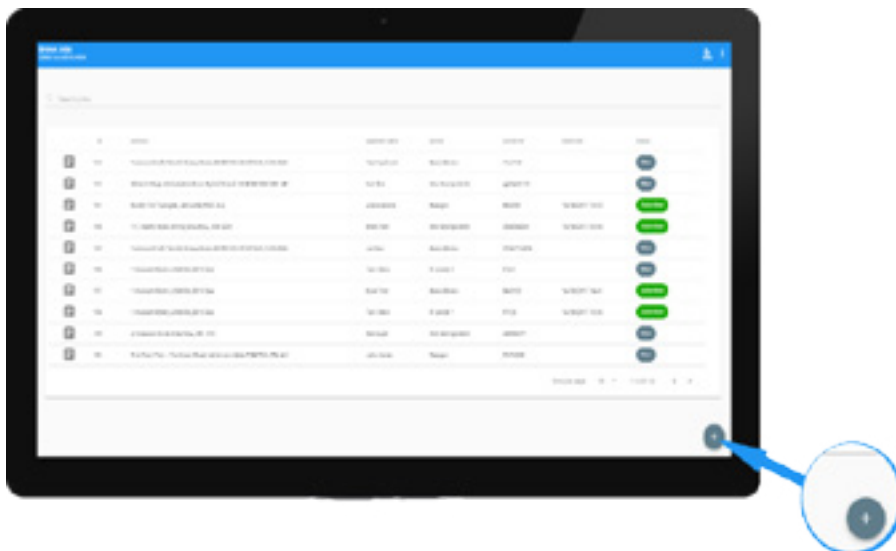


Tip: Once a broker is linked with a lender, the lender's icon will be displayed on the Broker Dashboard page.

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 post code or the first line of the address, then click enter.

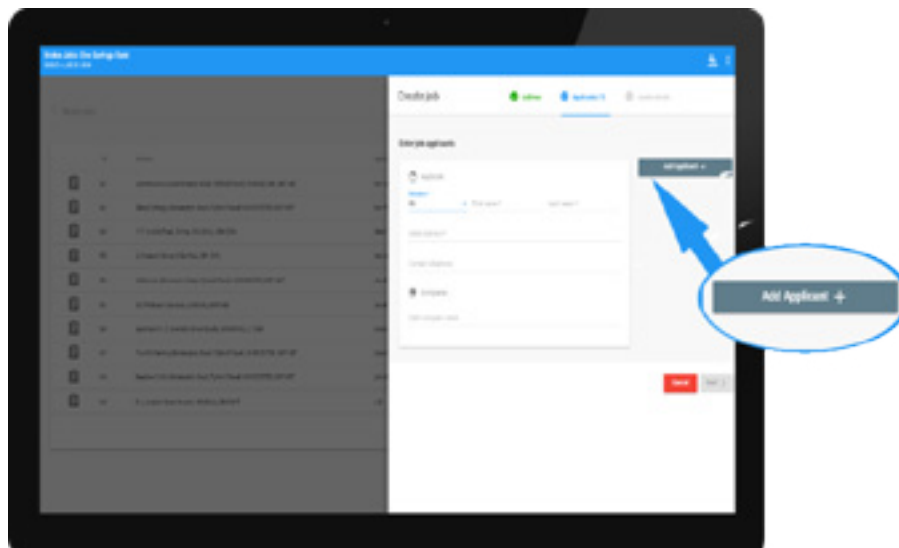
Select the correct address from the drop-down menu. This will then populate and confirm that the address is verified.

If the address cannot be found, you can enter the address manually in the fields below before clicking "Next" to continue.

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 plus icon next to the company name which has already been entered.

If the applicant is an existing client, you can search for the client by entering the surname where it states "Search for an existing client" and pressing enter. This will bring up the client and any information or portfolios that are saved for the client. You can then click "Next" to continue.

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".

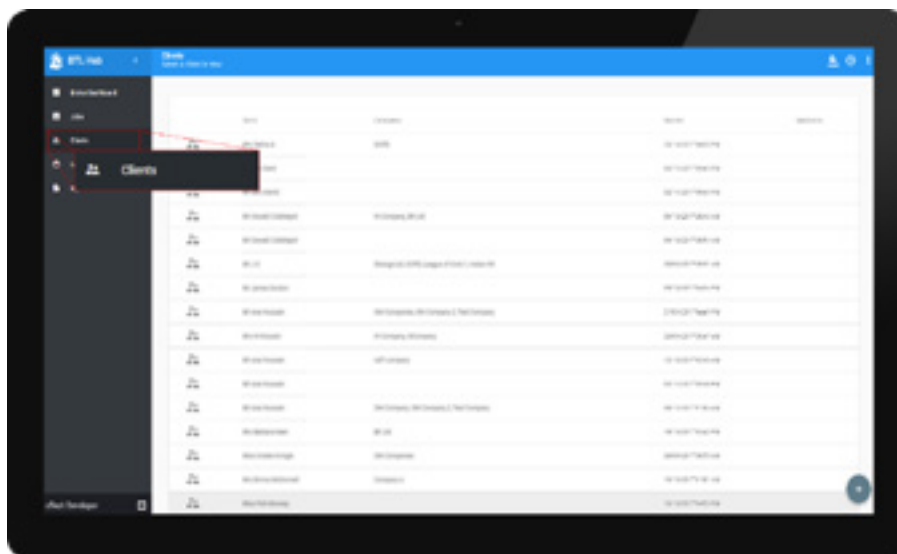


Finally, enter the lender name and reference number, before clicking "Save".

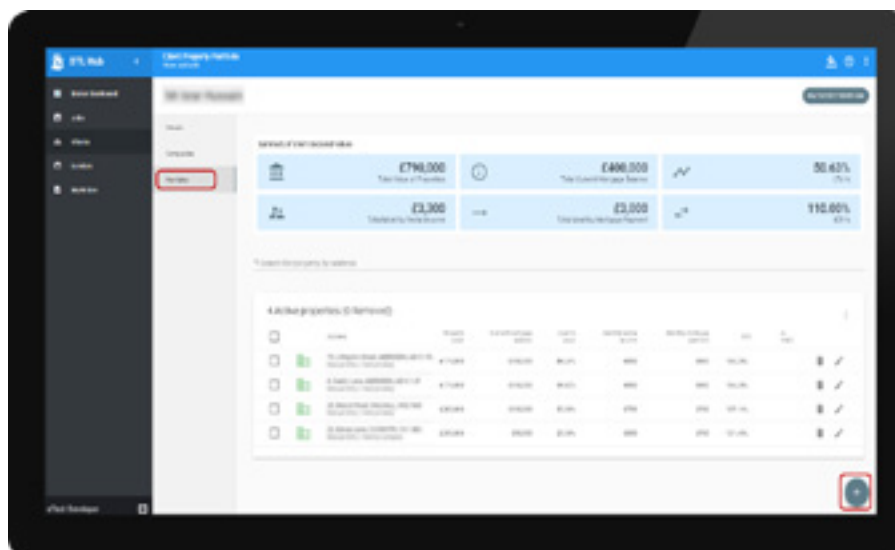
BTL Hub will then redirect the user to the "Job" screen, where a list of all jobs can be viewed. The newest job will be at the top of the list and will be tagged "New".

Client Management

Client records will allow you to set up a client who will be an applicant on a job and subsequent application. By setting up a Client Record you will be able to keep their portfolio up to date and when an application is required, simply add the Client Record to the job to create the jobs baseline, Applicants and Property Portfolio.



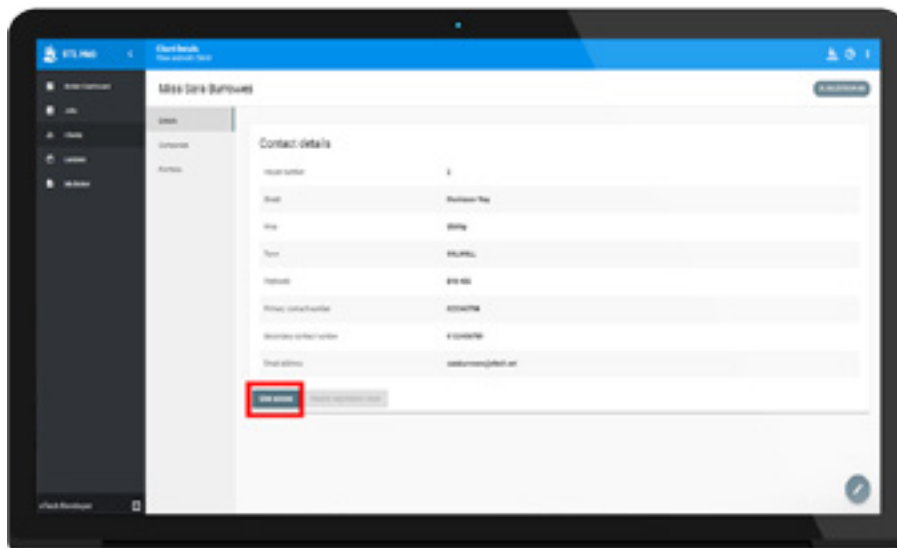
You can create a baseline client, including the client name, contact numbers, email and home address.



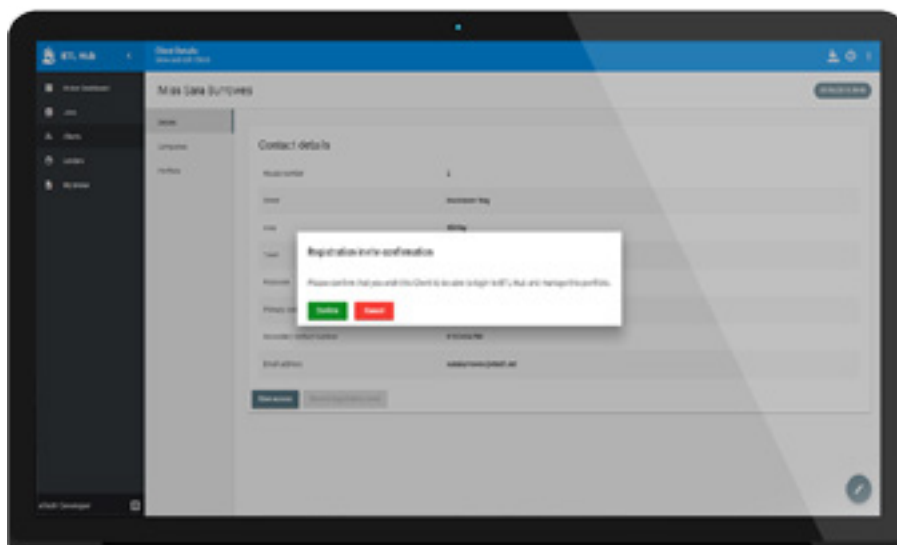
When managing the properties within the Clients Portfolio you will have the same functionality as is available to you when managing properties on a job:

- Import Properties
- Address Validation
- Update property values
- Record property owners
- Remove properties

Once a Client Record has been created you can then keep the portfolio up to date or you can give the client access to their own record. To do this, click on the 'Give Access' button.



The system will ask you to confirm that you would like to give access to the client. Once you confirm, the client will be able to add to their own portfolios and update their contact details.



When you create a job, rather than manually adding an Applicant you can, select an existing Client (or clients) that you wish to add as the Applicant. Once a client has been selected:

- Client details will be added to the job as Applicant's details
- All properties that are active within the client's property portfolio will be imported into the job portfolio.
- All values added to the client properties will be imported (All property values, current lender, owner and HMO indicators)

Adding a Portfolio of Properties

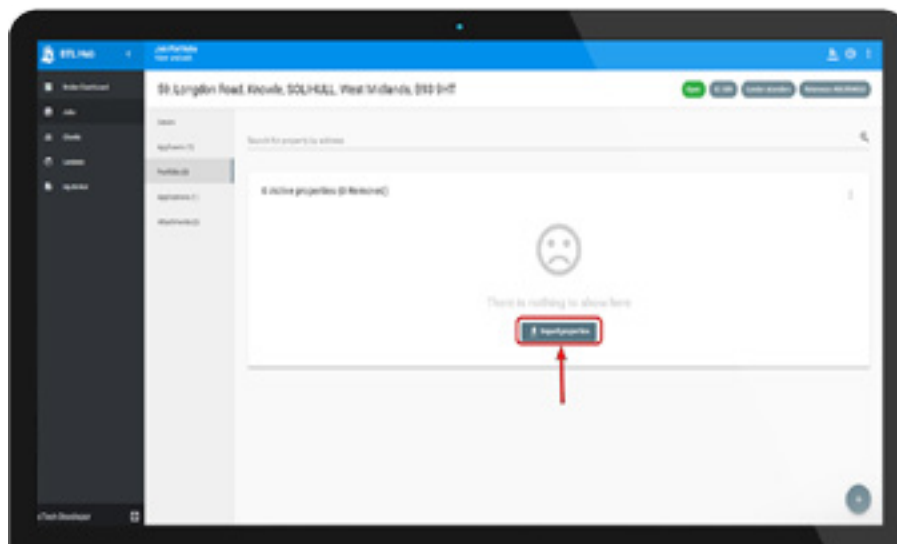
Importing a Portfolio

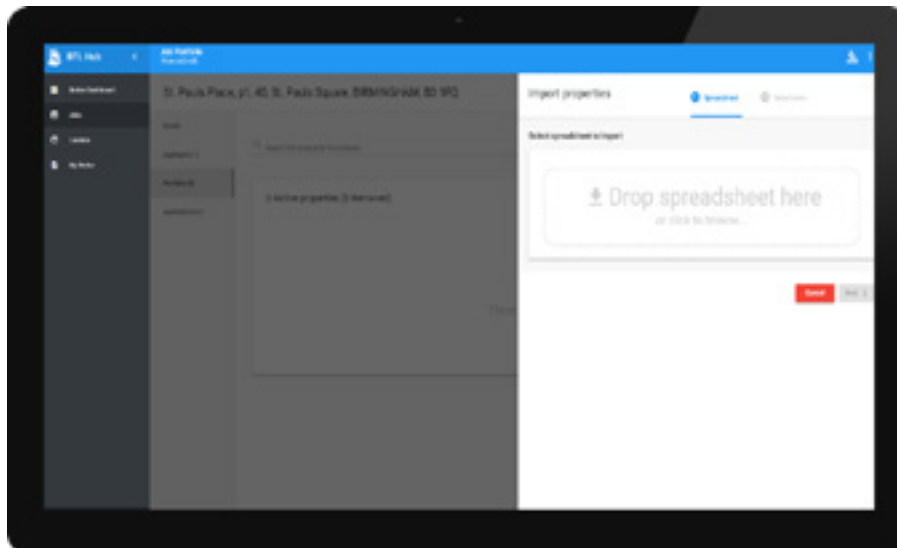
Note: Please read all instructions carefully before importing a spreadsheet.

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

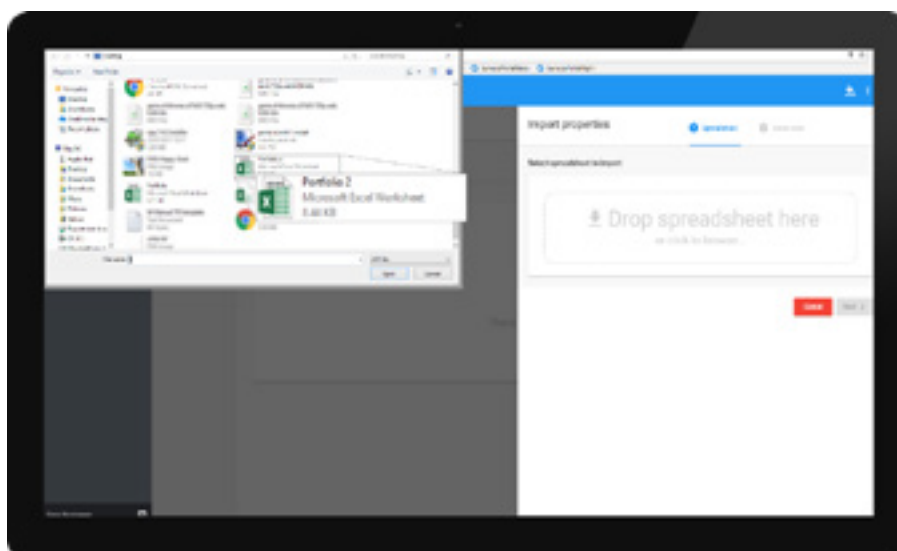
Once you are on the lender associated jobs screen, click on the job to which you are adding the portfolio.

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

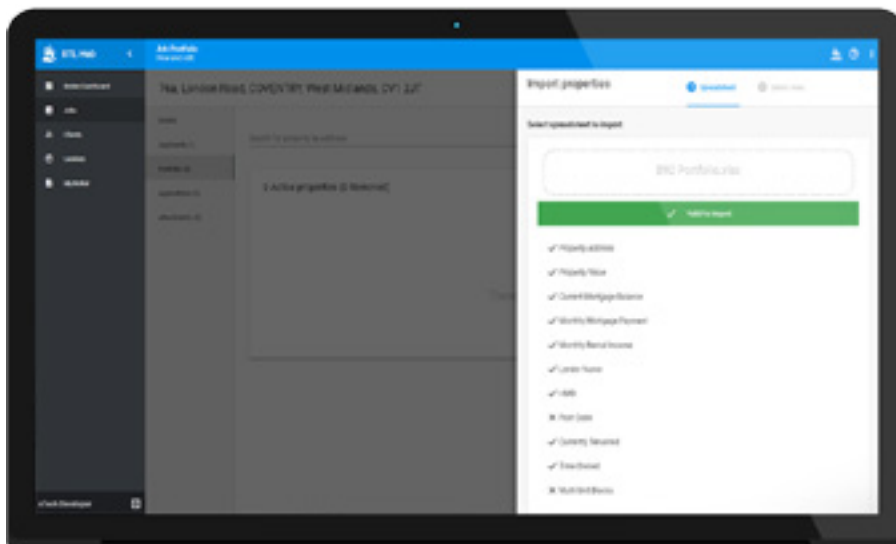




In the "Import Properties" window, click your mouse in the dotted area which will open up file finder on your computer. You can then select the portfolio spreadsheet file you wish to import and click "Open".





Alternatively, you can drag and drop a spreadsheet into the dotted area and click "Next".





Tip: Once you have selected the portfolio file, BTL Hub 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 (Please note: at a minimum the spreadsheet must have Property Address in order for the upload to be successful):

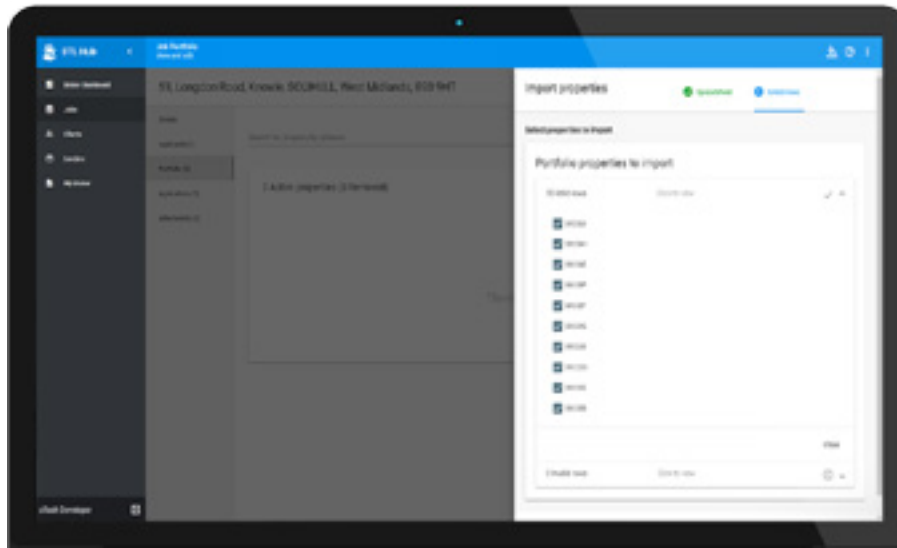
Property Address	Monthly Rental Income
Property Value	Lender Name
Current Mortgage Balance	HMO
Monthly Mortgage Payment	Currently Tenanted
Time Owned	Multi Unit Block

Once the portfolio has been created, additional properties may be added using another spreadsheet by clicking the  icon and selecting "Import Properties". You can also insert an address manually by clicking the  icon and entering the address.

From the  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  icon and "View removed properties".

Valid and Invalid Rows




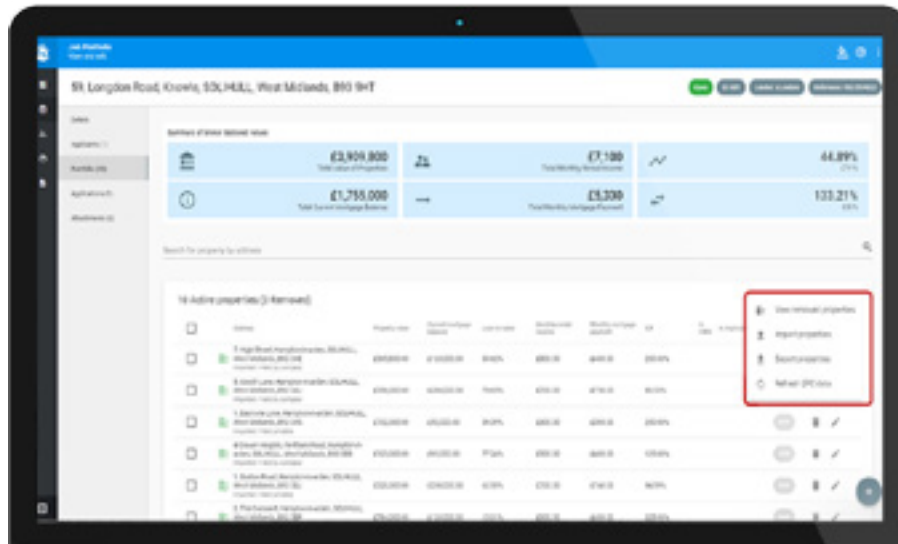
Once BTL Hub has imported the spreadsheet, it will list the valid and invalid rows found in the spreadsheet.

By default, BTL Hub 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".

Function Buttons


To the top of the portfolio table, a menu icon is visible . Click this to view any properties that have been removed from the portfolio, import new properties into the portfolio, export properties from the portfolio or to refresh the EPC data.




Validating Portfolio for Submission

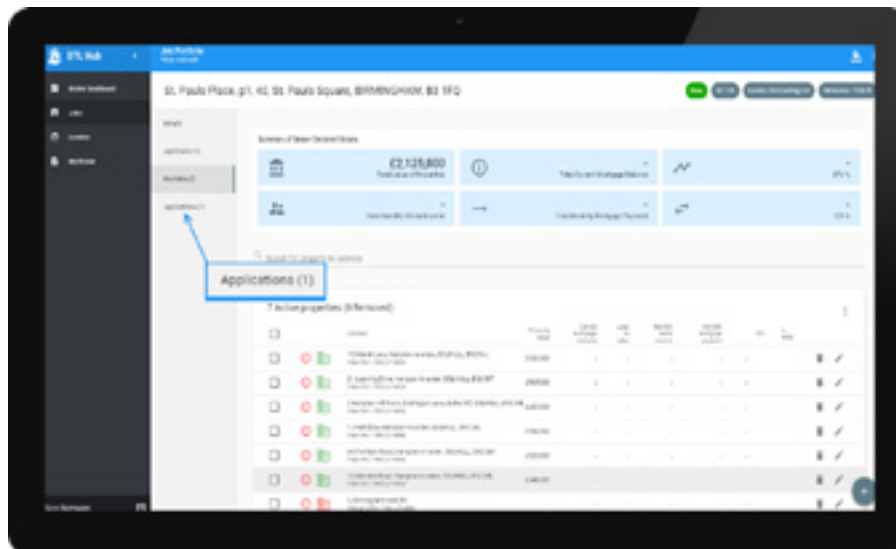
Once the property details have been imported, BTL Hub will display the portfolio data on the Portfolio screen. BTL Hub will show any missing information or unverified addresses.


Resolving Warnings

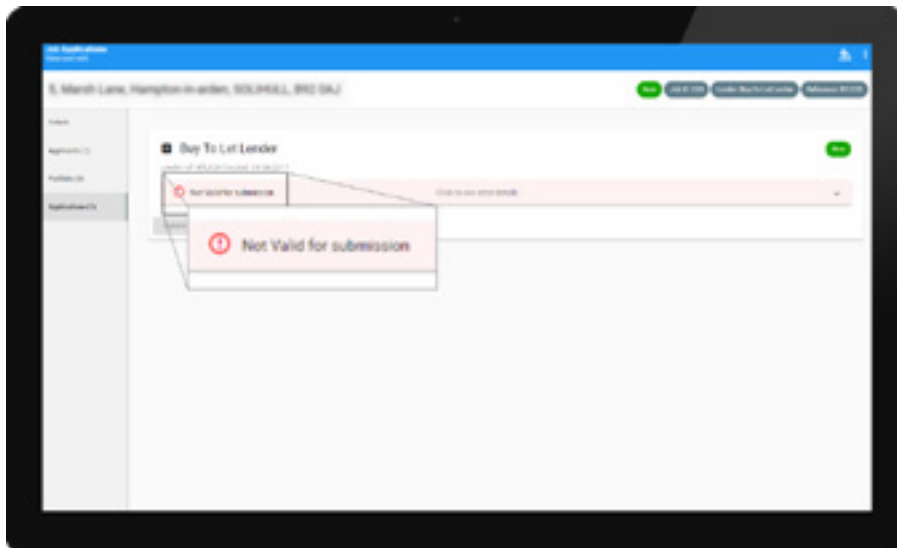
BTL Hub will display a warning icon  If any key information is missing from a property,

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 required data is input, BTL Hub will calculate Total Value of Properties, Total Current Mortgage Balance, Total Monthly Rental Income, Total Monthly Mortgage Payment and the LTV and ICR percentages.



If the  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.

Verifying Addresses

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.

Address	Property Type	Current Value	Current LTV	Monthly Rent	Monthly Income
100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100
100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100
100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100
100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100
100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100	100, 100, 100, 100, 100, 100

Once the spreadsheet has been imported, BTL Hub will attempt to verify the addresses within the portfolio.

The following icons will be displayed to the left of the property address (as highlighted in the above image):



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.

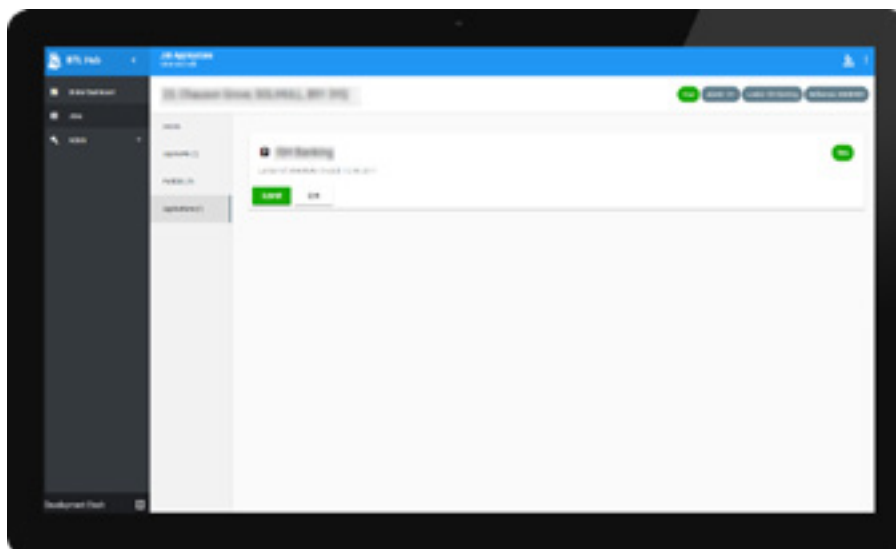


A red building icon highlights manually entered properties where the broker has not verified the address.

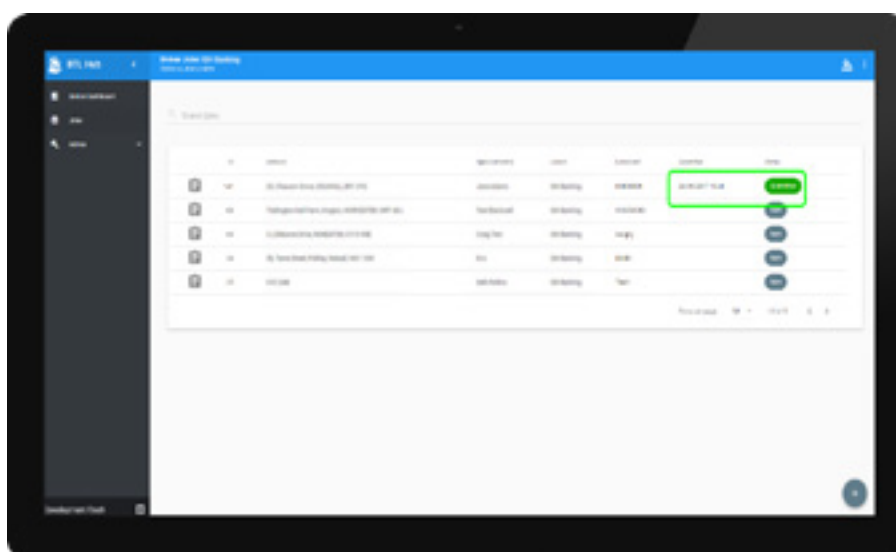
To verify an address, click on the icon to the right of the address.

The "Edit property" window will pop-up, you can verify the address by entering a post code 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.

Application Unlock

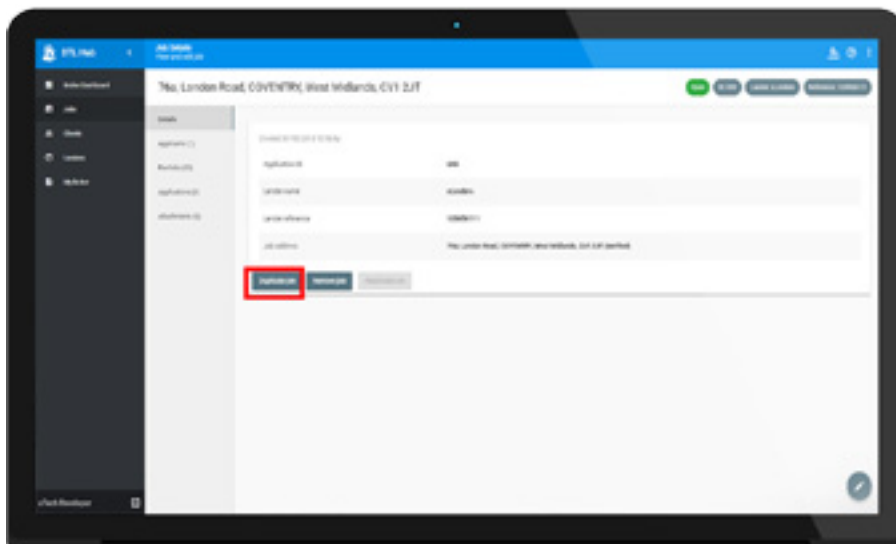
Functionality has been added that allows a Lender to 'unlock' an Application, this will allow a Broker to update the information on a job and resubmit the application with the updated values. The following is an outline of how this functionality will be used by a Broker.

Once a Lender has selected to Unlock an application Brokers will see:

- Job in their job list with a status of 'Application Unlocked'
 - Within the Job on the Job Details page they will see:
 - User Name of the Lender who unlocked the application
 - Date they unlocked it
 - Notes they added for why they have unlocked it
 - At the top of the job a banner will be displayed stating that the job has been unlocked and should be updated and re-submitted to the lender
 - Brokers will be able to update any of the following details on an unlocked job, prior to re-submission:
 - Applicant Details
 - Property Details – including adding new properties and removing existing properties
- Once updated accordingly a Broker will be able to re-submit the application, at this stage all the same rules relating to the initial submission will be applied.

Duplicate Job

In the event that an application is rejected by the initial Lender, there is an option to duplicate the job and send to a new Lender. All details will remain the same, unless amended by either the Broker or the Client. To Duplicate the Job, navigate to the Jobs Screen and click on the desired Job, then click on the details tab of the Job. Click on the 'Duplicate Job' button highlighted in red below.



Enter the new Lender details and the Job address and then click 'Save'. This will forward the application to the new Lender.

