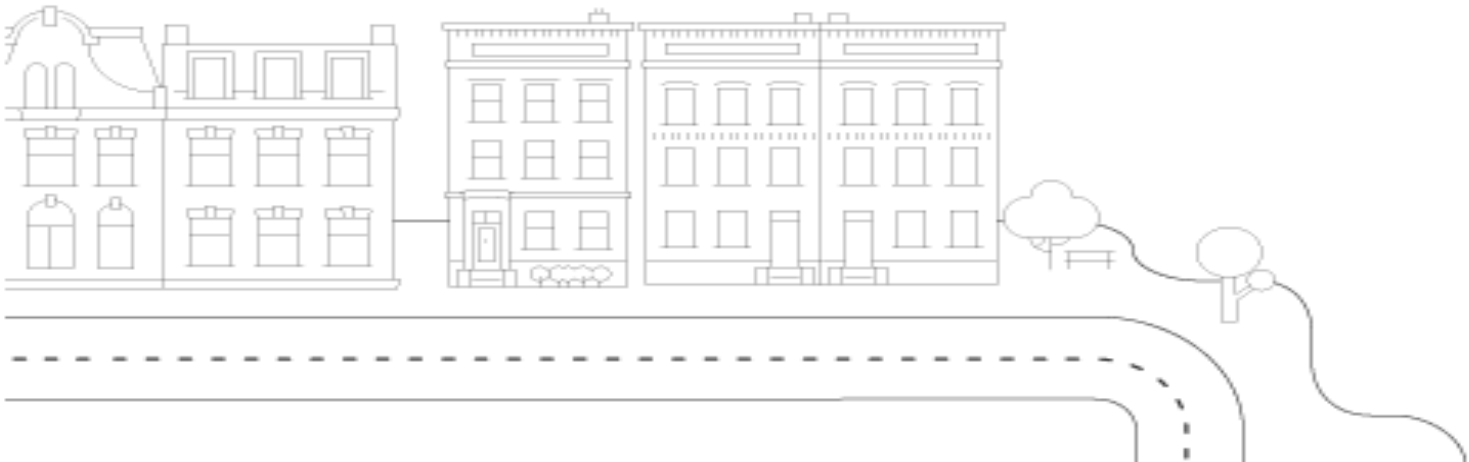




Landbay BTL Hub

Quick Start User Guide for 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.



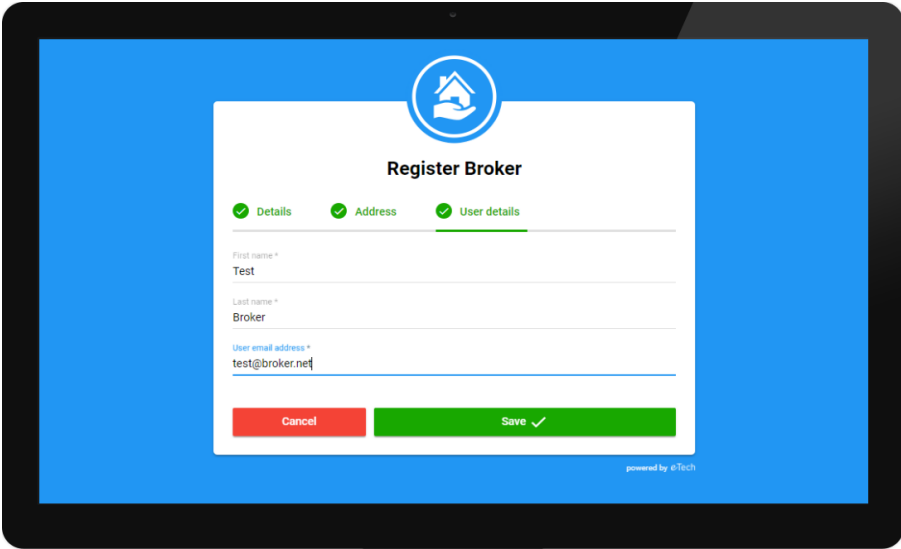
Registering as a Broker

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.

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

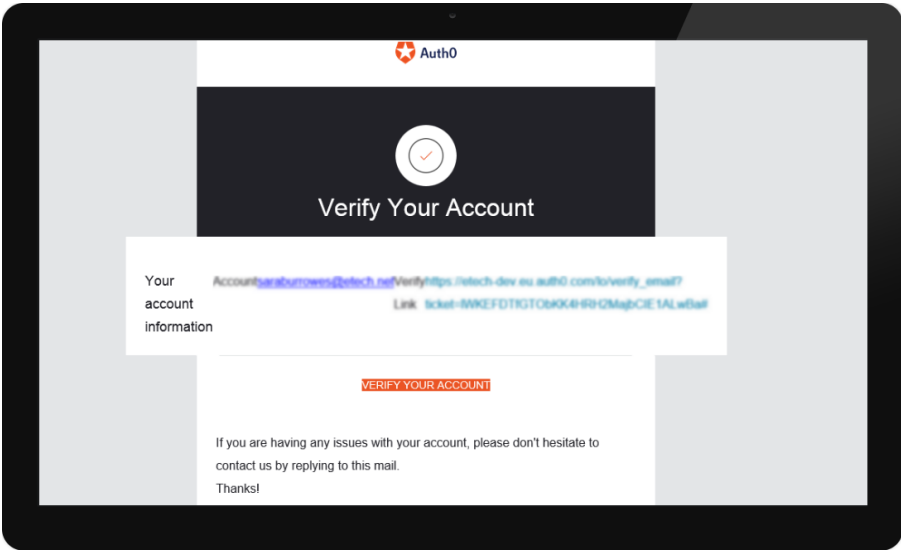
Fill in the name of the broker firm next to Name. Provide at least one telephone number for the firm and the main contact email address before clicking "Next".

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".

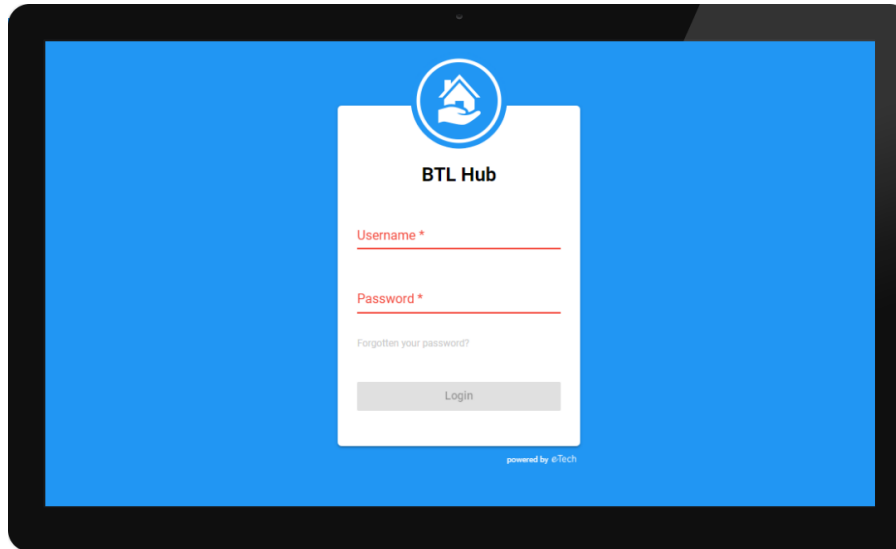
You will find a confirmation email address in your inbox. Click the link in the email to complete registration. If you do not receive a confirmation email within a few minutes, please check your spam folder.



The link in the email will take you to the Welcome to BTL Hub page where you can create a password.

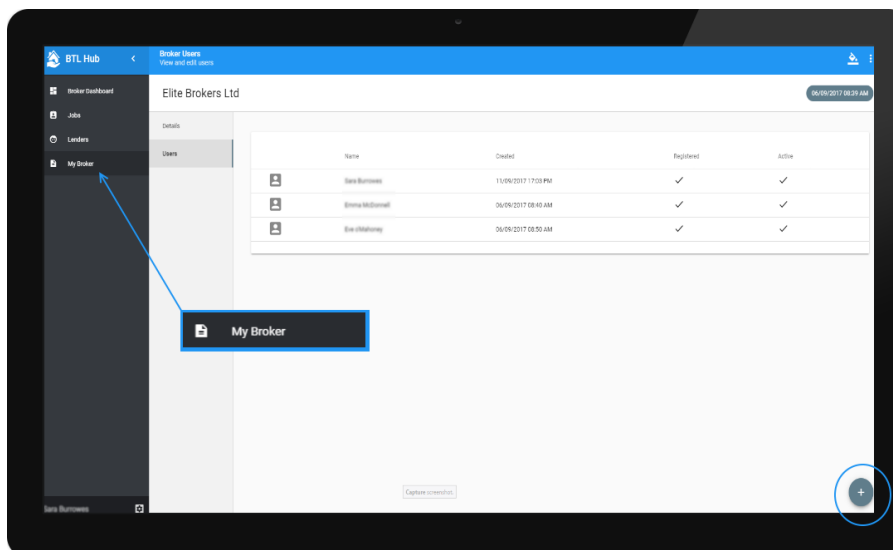
Your registered email will be your user name. Type a password in the field below your email and confirm your password by retyping it in the last field and click register to complete registration.


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.

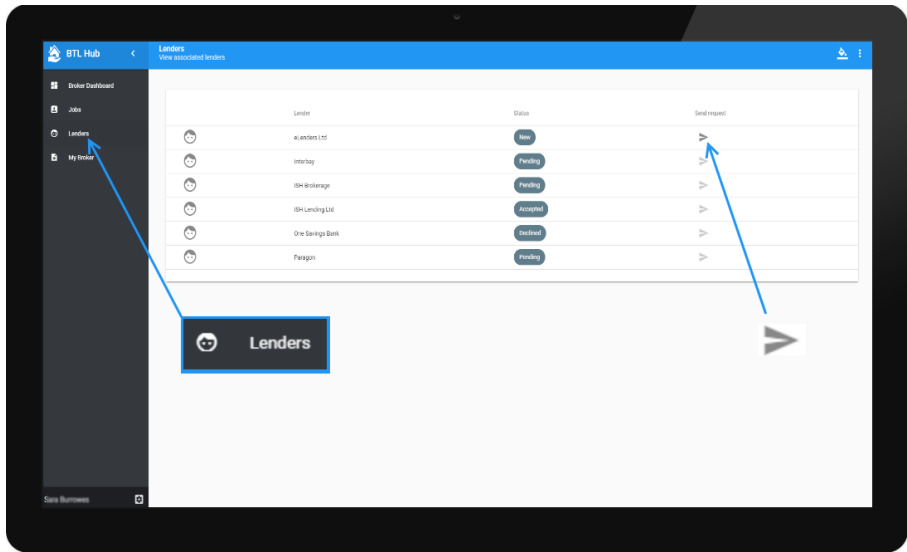


Now your broker firm is registered with BTL Hub, you can create new broker user logins. Navigate to the "My Broker" page and click on the "Users" tab. To add a new user, click on the  icon, fill in the brokers name and email address before clicking "Save".

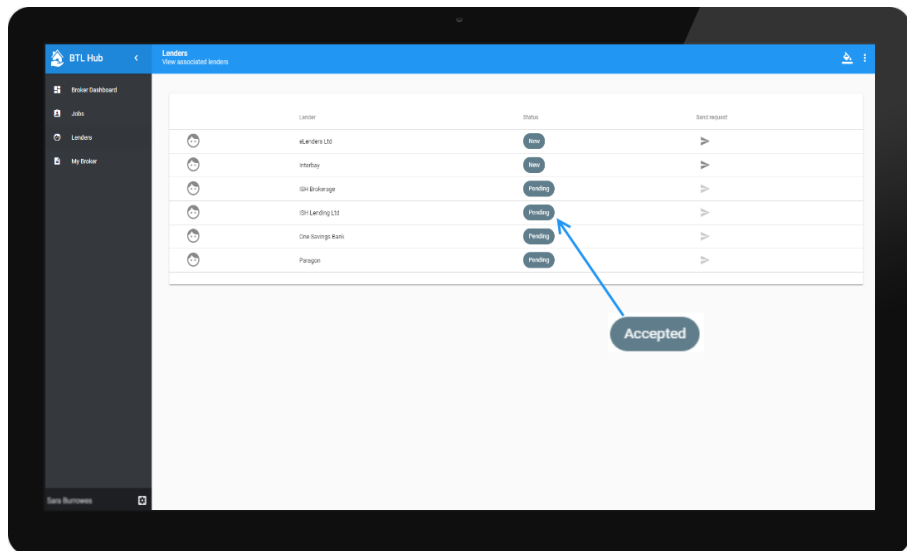
Linking to a Lender

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.

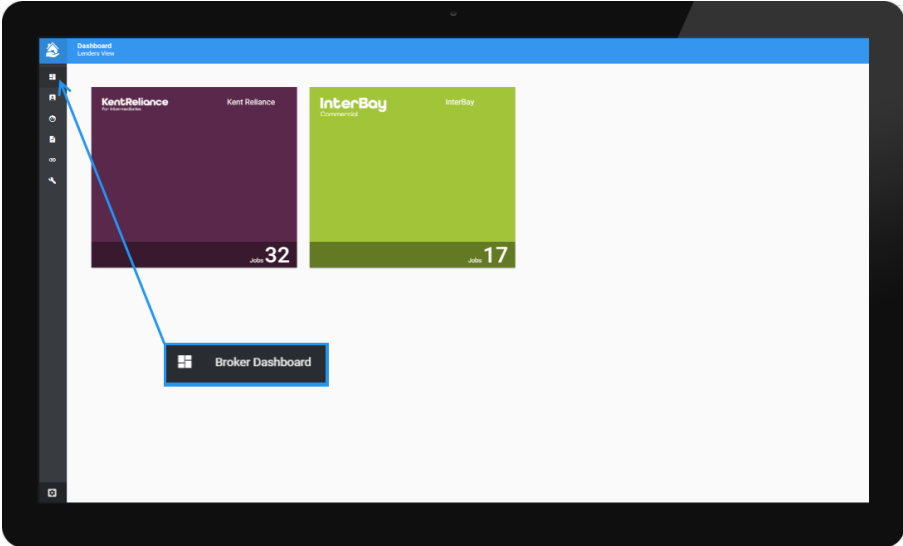
Click on "Lenders" in the left hand menu and a list of lenders will be displayed that are available to you. To link with a lender, click on the "Send Request" icon ➤.



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



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 lender.

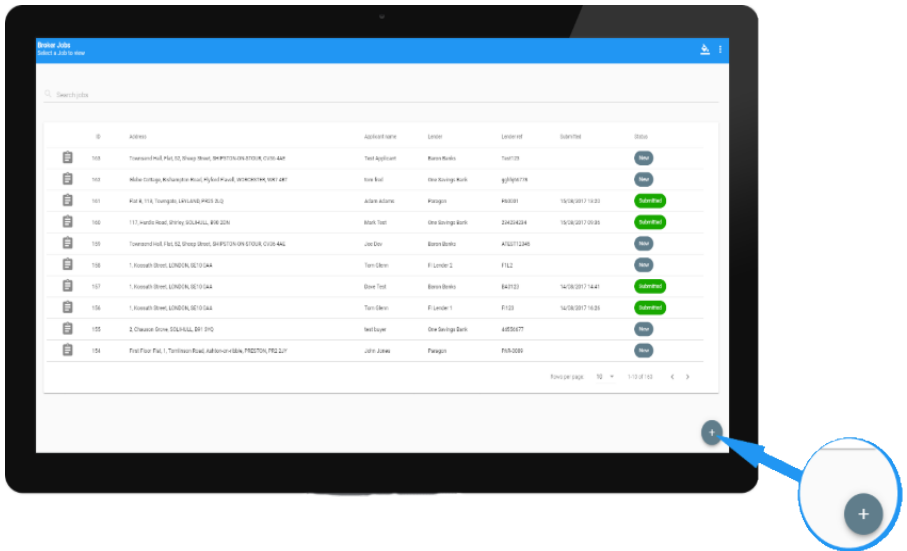


Tip: Once a broker is linked with a lender, the lender's icon will be displayed on the Broker Dashboard page.

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.

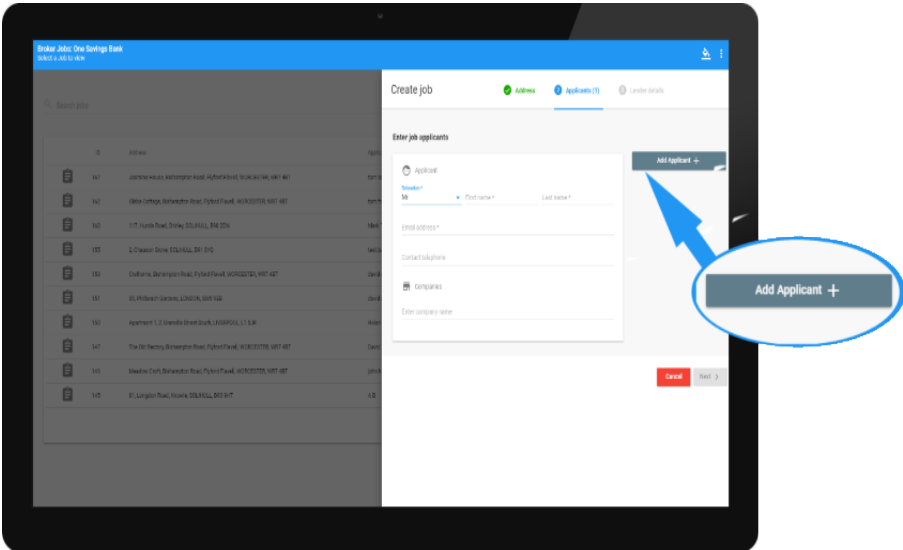
In the "Create job" slide out window, enter the address of the proposed Buy To Let mortgage property. You can either enter the post code or the first line of the address, then click enter.

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 by clicking on "Enter Address Manually".

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 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.

Adding a Portfolio of Properties

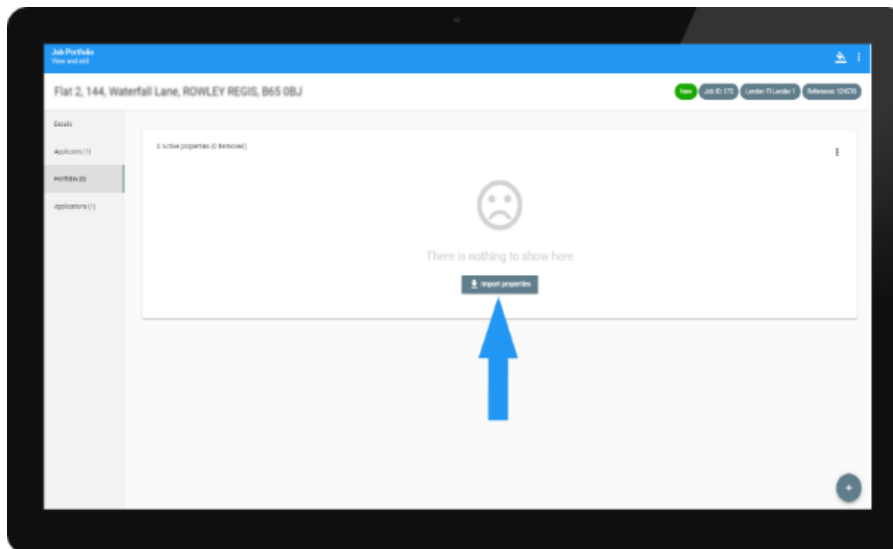
Importing a Portfolio

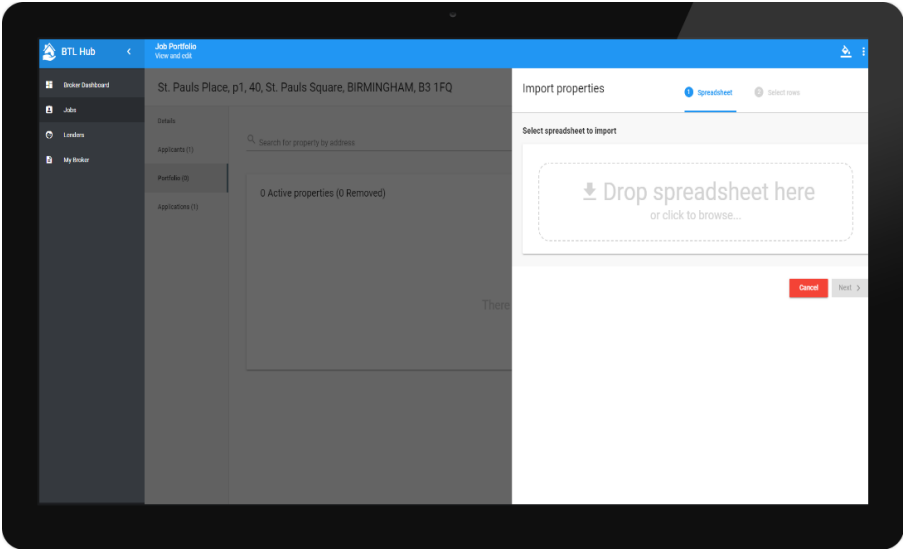
Note: Please read all instructions carefully before importing a spreadsheet.

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

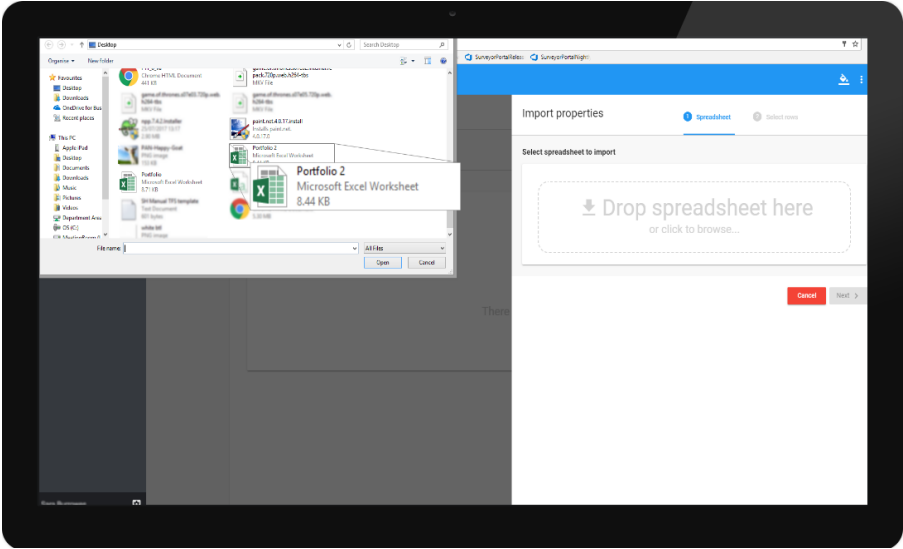
Once you are on the lender associated jobs screen, click on the job to which you are adding the portfolio.

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

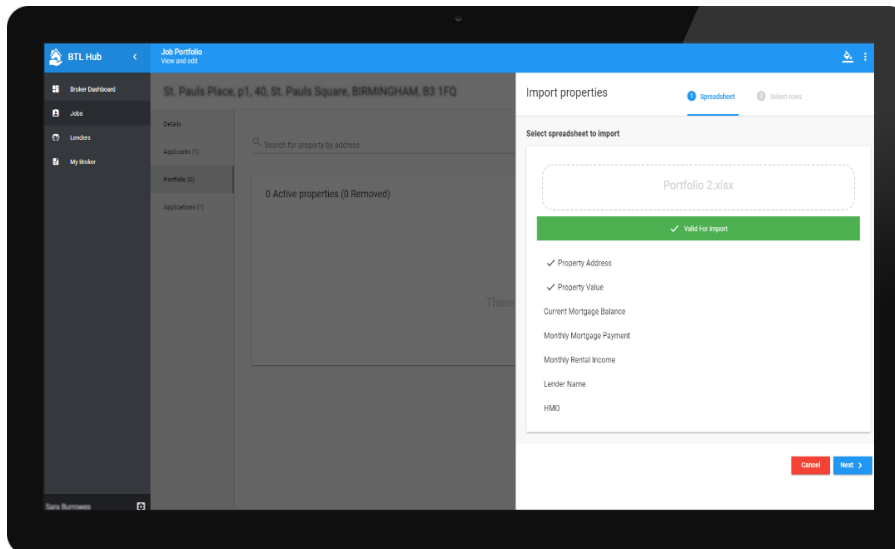




In the Import Properties window, click your mouse in the dotted area which will open up file finder on your computer. You can then select the portfolio spreadsheet file you wish to import and click "Open".



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:

Property Address

Monthly Rental Income



Property Value


Lender Name


Current Mortgage Balance

HMO

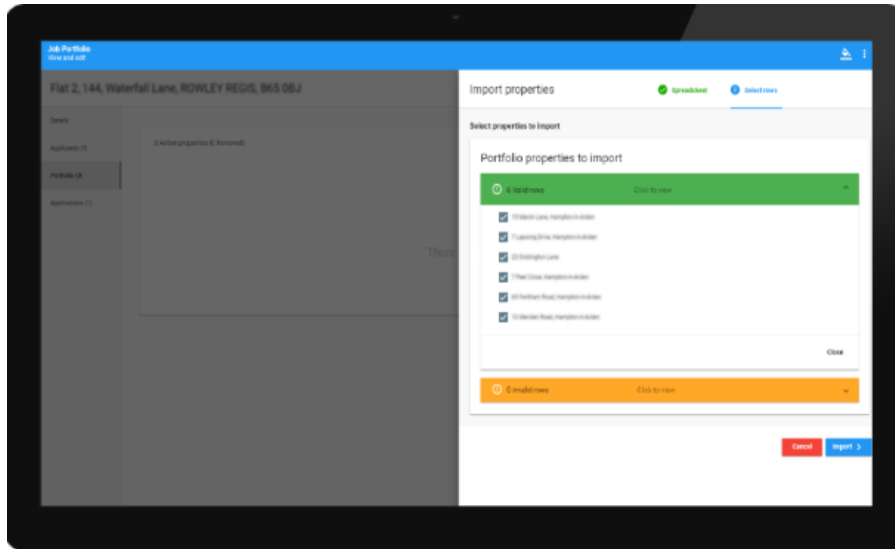
Monthly Mortgage Payment

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".

Validating Portfolio for Submission

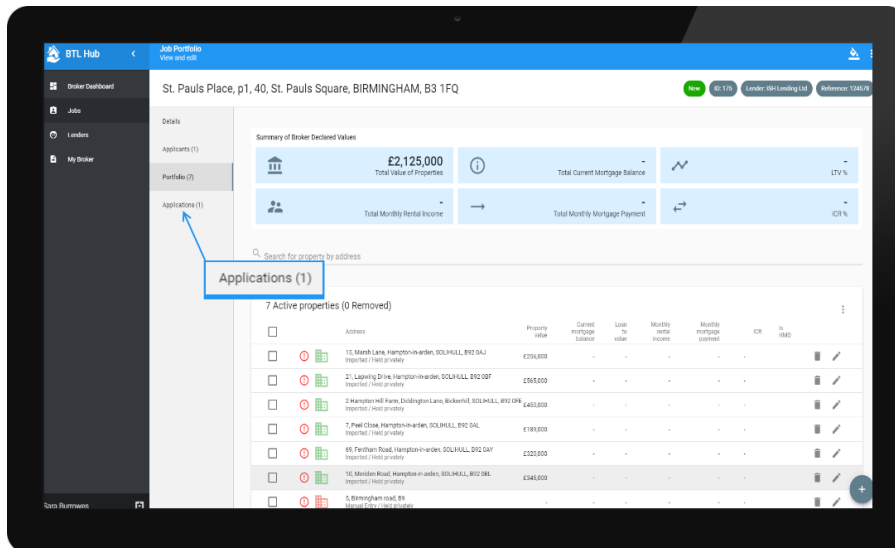
Once the property details have been imported, BTL Hub will display the portfolio data on the Portfolio screen. BTL Hub will show any missing information or unverified addresses.

Resolving Warnings

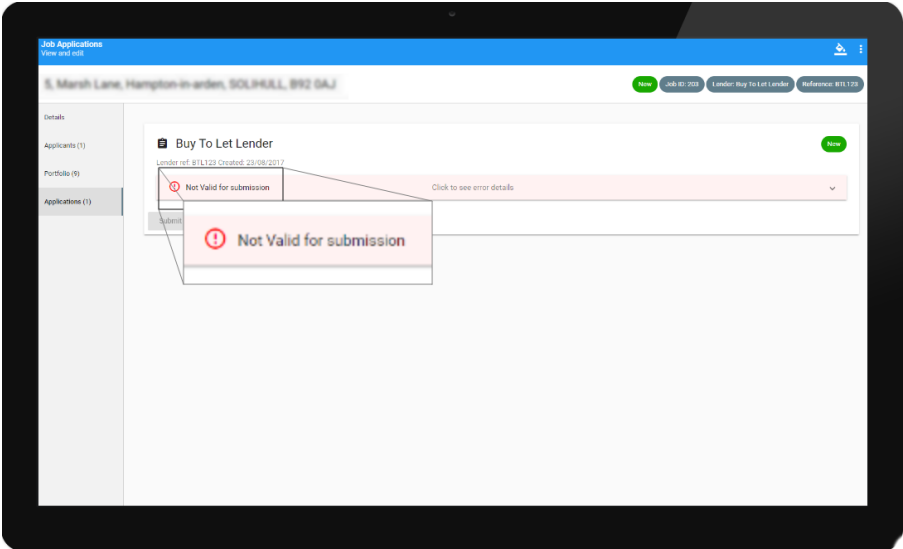
BTL Hub will display a warning icon if any key information is missing from a property,

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.



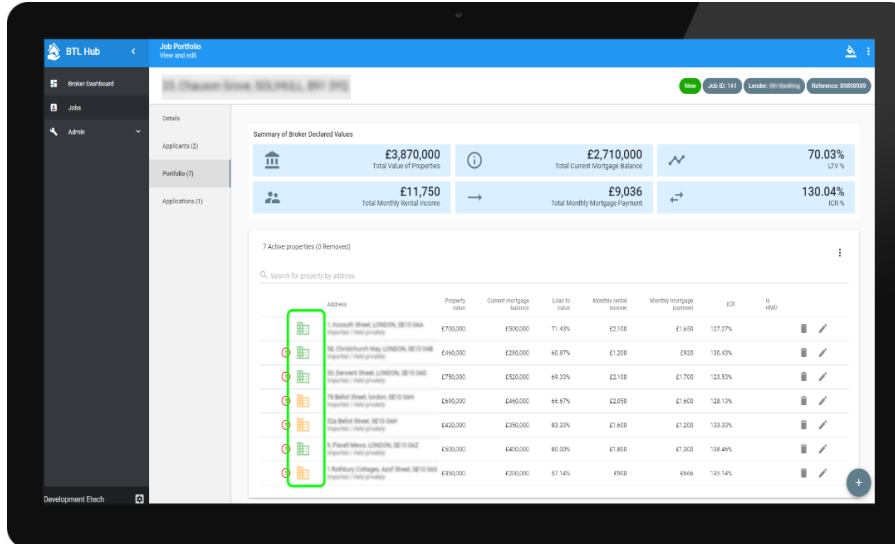
If the icon has not been removed, further information relating to warnings can be found by clicking on "Applications" in the navigation bar to the left of the portfolio.



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.



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.

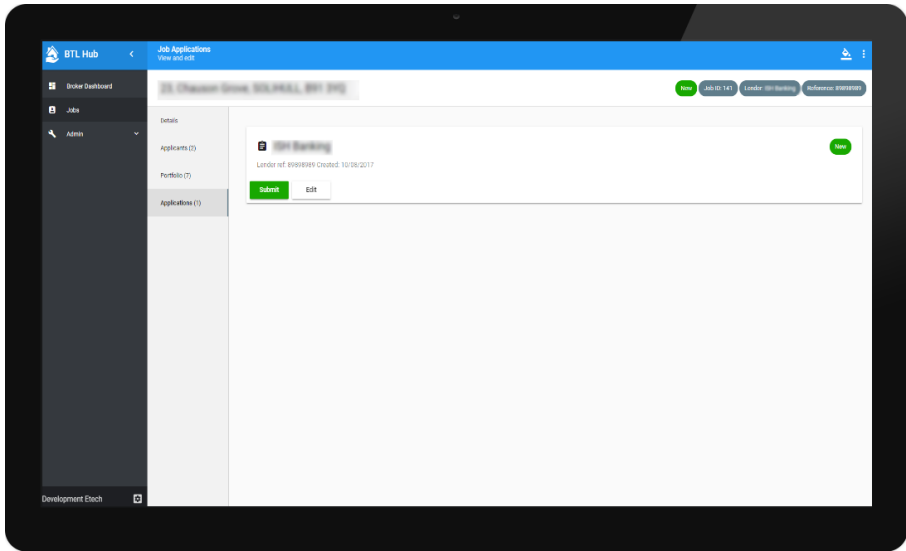


A red building icon highlights manually entered properties where the broker has not verified the address.

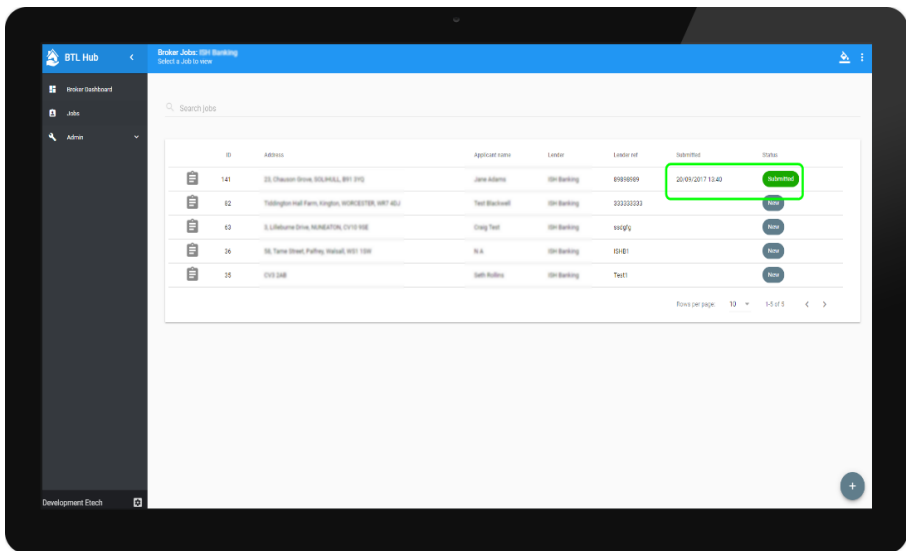
To verify an address, click on the icon to the right of the address.

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.