

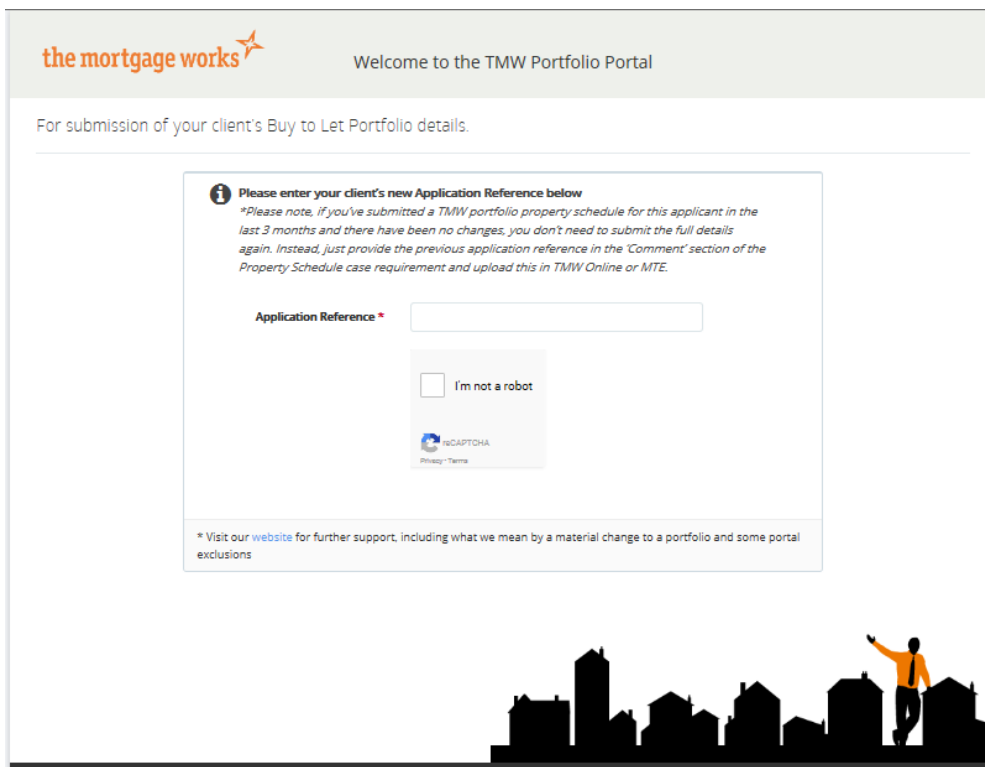
TMW Portfolio Portal Guidance Notes

The TMW Portfolio Portal is our online solution where you can provide us with your client’s property portfolio information. The details will be validated automatically and the results sent to our dedicated team of portfolio underwriters for assessment.

Below you’ll find some useful hints and tips to guide you through the process. And if you can’t find what you’re looking for in this guide, please contact us using Broker Chat, by selecting 'Start technical support chat' where we'll be happy to help.

Stage 1 – Accessing the Portal

To enter the property details into our online TMW Portfolio Portal, visit themortgageworks.co.uk/portfolio-details. You’ll be given this address as part of the Property Schedule case requirement in TMW Online. You’ll then be presented with the following landing page.



Have you submitted a portfolio property schedule for this client in the last 3 months?

If so, and there haven’t been any changes to the details, you don’t need to submit the full details again. Instead, just provide the previous application reference in the ‘Comment’ section of the Property Schedule case requirement and upload this in TMW Online.

If any details of the portfolio have changed since you submitted them, please continue and enter the portfolio details again, making the relevant changes. If you downloaded and saved the details into our spreadsheet when you first submitted them, you can make any necessary changes in the spreadsheet and upload it. (See ‘Use a template from a previously saved session’ below).

Enter your Application Reference

In this box, you'll need to enter the application reference number of the new case you've created in TMW Online. This will be an 8-digit number starting with a 1. It's important you complete this number correctly to avoid delays in matching the portfolio details with your case.

Don't worry if the box turns red and you see this message when you start to type the application reference number ...

Application Reference *

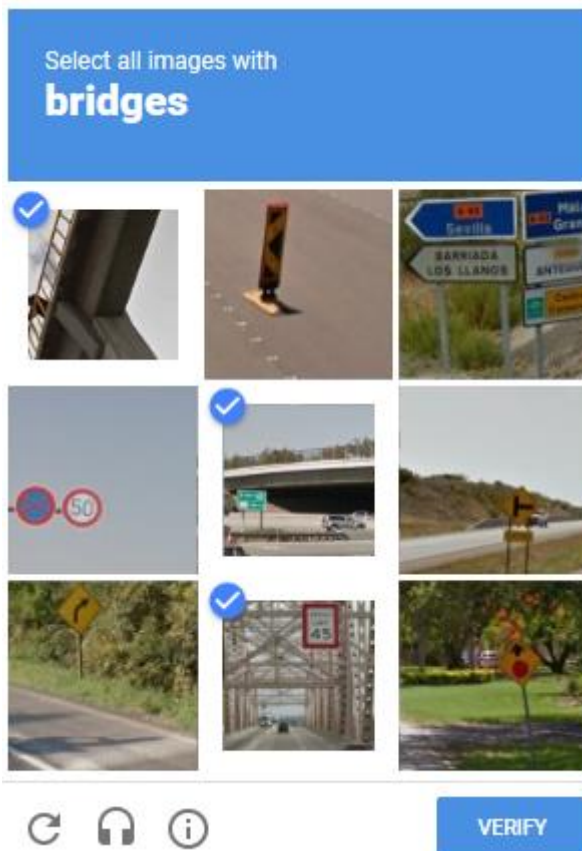
The reference number must be valid.

... once you've typed in your 8 digits the box will turn white and the message will disappear, meaning you can go to the next stage.

Application Reference *

Tick the 'I'm not a robot' box and complete the security question

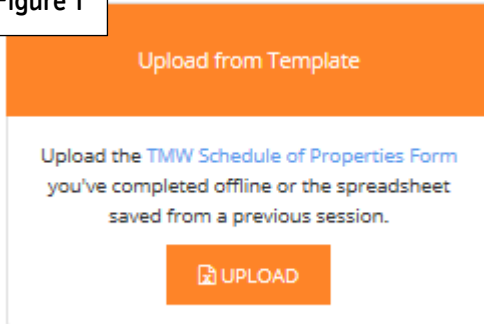
This is a necessary security feature, common across the internet. Please follow the simple instructions as per the example below, then click Verify.



Stage 2 - Choose how to submit your portfolio details

Method 1 - Upload your portfolio details using our template

Figure 1



You can complete a 'TMW Property Schedule' form offline and upload the information to the portal. You must use the 'TMW Property Schedule' because any other spreadsheet will not upload.

To download a blank form, either click on '[TMW Schedule of Properties Form](#)' in the portal which you can see displayed in blue in Figure 1 above, or download it directly from themortgageworks.co.uk/property-schedule

Please read the guidance notes on the form, as they contain important information on how to ensure a successful upload. For example, you must choose one of the following options for 'Property Type' otherwise the schedule will not upload. Please select one of Detached House, Semi-Detached House, Terraced House, End Terraced House, Detached Bungalow, Semi-Detached Bungalow, Terraced Bungalow, End Terrace – Bungalow, Purpose Built Flat / Maisonette, Converted Flat, / Maisonette or Other Property.

Uploading the template

To upload the template, you can either click 'browse' to locate and select the file you've saved on your computer or you can drag and drop the file from your computer into the space indicated. Then click 'UPLOAD'.

Upload From File

Please use the field below to select your Excel file for importing property records. We'll validate the file and let you know if there are any problems.

Excel File *

or drop your file here.

Alternatively, you can the blank template.


Check and submit the details

Once you've uploaded the template, you'll be presented with the Portfolio Summary and Totals screen. Please check the information carefully.

If you've imported the wrong property schedule by mistake you can select 'IMPORT FROM TEMPLATE' and select the correct property schedule. The results will be overridden with the correct details.

If you need to make any changes to any of the uploaded information you can go back to the original spreadsheet, make the changes and re-import with the correct details. Or you can click on the blue 'edit' buttons to make the changes directly in the Portal.

Once you're happy with the information, click on the orange 'Submit' button in the top right corner.

the mortgage works  Welcome to the TMW Portfolio Portal

Application Reference: 12345678 EXPORT IMPORT FROM TEMPLATE BACK SUBMIT

Step 3 of 3 - Portfolio Summary & Totals

Total Mortgage Amount Balance	Total Estimated Value	Total Monthly Rental Income	Total Estimated Monthly Mortgage Payment
£200,000.00	£1,350,000.00	£1,950.00	£2,170.00

Buy to Let Address [edit](#)

Ownership	Address	Type	Bedrooms	Mortgage Amount	Estimated Value	Monthly Rental	Estimated Monthly Mortgage Payment	Lender	HMO
Applicant 1	24 Acacia Avenue Banana Town BA981DY	Semi-Detached House	4		£200,000.00	£0.00			N
Applicant 1	29 Acacia Ave Banana Town BA971XU	Detached House	4	£75,000.00	£350,000.00	£800.00	£500.00	The Mortgage Works	N
Applicant 1	22 Acacia Street Banana Town BA991XB	Purpose Built Flat / maisonette	3	£65,000.00	£250,000.00	£750.00	£400.00	Coventry Building Society	N
Applicant 1	36 Banana Town BA991DD	End Terraced House	3	£40,000.00	£150,000.00	£400.00	£300.00	Birmingham Midlands	N

Residential Address [edit](#)

Ownership	Address	Type	Bedrooms	Mortgage Amount	Estimated Value	Estimated Monthly Mortgage Payment	Lender
Applicant 1	1 Orange Road Fruit Town BG991DX	Detached House	4	£20,000.00	£400,000.00	£950.00	Virgin Money

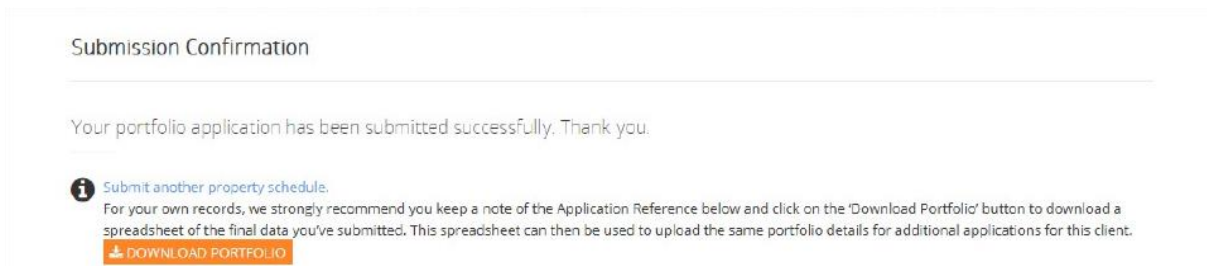
Submission Confirmation

Once you've clicked 'SUBMIT' you'll be presented with the 'Submission Confirmation' screen.

Our underwriters will be able to view the property schedule and AVM results, so there's no need to tell us you've submitted it. Please note there'll be a short delay where the 'Property Schedule' case requirement still shows as outstanding in TMW Online. We'll close this requirement within 1 working day of receiving the notification.

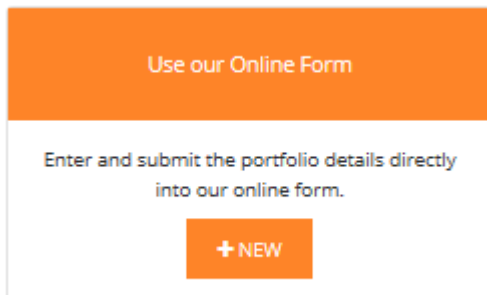
We recommend you keep a note of the Application Reference quoted and click on the 'DOWNLOAD PORTFOLIO' button to download a spreadsheet of the final version of the data you've submitted.

If you want to submit another property schedule, you can click on 'Submit another property schedule'.



Method 2 - Key the portfolio details straight into the portal

If you want to key the portfolio details straight into the portal using our online form, click on the '+ New' button.



Step 1 of 3 – Existing Buy to Let Portfolio.

Here you'll need to provide the details of all Buy to Let properties owned by your client(s), either mortgaged or unencumbered.


Exclusions - the following properties do not need to be included:

- In flight TMW applications
- Properties outside of the UK
- Commercial properties
- Holiday Lets

Adding addresses

Go the 'Add Address' section about half way down the screen to start entering the details.

Add Address

 Please provide all Buy to Let properties within the portfolio which have an outstanding mortgage. More properties can be added when the "+ADD" button is used.

Property Ownership *	<input type="text" value="Please Select..."/>				
Postcode *	<input type="text"/>	<input type="button" value="Q ADDRESS LOOKUP"/>			
Type *	<input type="text" value="Please Select..."/>	No of Bedrooms *	<input type="text"/>	Estimated Value *	<input type="text" value="0"/>
Is Property Unencumbered?	<input type="checkbox"/>	House of Multiple Occupancy?	<input type="checkbox"/>	Monthly Rental Income *	<input type="text" value="0"/>
Lender *	<input type="text" value="Please Selec..."/>	Estimated Monthly Mortgage Payment *	<input type="text" value="0"/>	Mortgage Amount *	<input type="text" value="0"/>

Please note that incorrect or inaccurate information may affect the overall underwriting decision or delay your client's case. For example, entering an incorrect address, property type or number of bedrooms will affect the AVM results used to assess property and rental values.

Property Ownership – from the drop-down list please confirm which client owns the property (if joint application), or whether they own it as the shareholder of a limited company.

Address Lookup – you can search for the address automatically by entering the postcode and clicking on 'Address Lookup'. If the postcode can't be found you can enter the address manually. If the postcode is found but the correct property doesn't show in the drop-down list, select the closest address and override the relevant fields.

Is Property Unencumbered? – if the property is owned outright, please tick this box. We ask for details of unencumbered properties to help understand your client's assets and liabilities position, meaning we are less likely to ask for additional information later in the application process.

House of Multiple Occupancy – please tick if applicable.

Multi-property mortgage – please tick this box if the property is one of several Buy to let properties under one mortgage account. Where this is the case, please enter all the properties separately and divide the total mortgage amount and monthly payment equally across them. For example, if there are 5 properties under one mortgage account of £200,000 where monthly mortgage payment = £800p/m: Key each property separately and against each property key the Mortgage Amount as £40,000 (£200,000/5) and the Estimated Monthly Mortgage Payment as £160 (£800/5)


Lender – please select from the drop-down list or choose/type 'Other' if the lender is not on the list.

Estimated Monthly Mortgage Payment – please enter your client's monthly mortgage payment on this property (also see Multi-property mortgage above).

Mortgage Amount – enter the outstanding mortgage balance (also see Multi-property mortgage above).

Once you've completed all the necessary fields, click '+ ADD', and the property will appear under 'Properties' at the top of the screen. Continue to add properties in the same way until you've entered all your client's Buy to Let portfolio properties. If you need to correct any of the details, click on the 'delete bin' to the left of the property and enter the details again.




Once you're happy with the information you've keyed, click the orange 'NEXT' button in the top right corner of the screen to continue.


Welcome to the TMW Portfolio Portal

Application Reference: 12345678
[EXPORT](#) [IMPORT FROM TEMPLATE](#) [NEXT >](#)

Step 1 of 3 - Existing Buy-to-let Portfolio

Properties

Action	Applicant	Address	Type	Bedrooms	Mortgage Amount	Estimated Value	Monthly Rental	Estimated Monthly Mortgage Payment	Lender	HMO
	Applicant 1	24 Acacia Avenue Banana Town SO991XX	Detached House	4		£200,000.00	£0.00			N
	Applicant 1	29 Acacia Avenue Banana Town BA971XU	Detached House	4	£70,000.00	£350,000.00	£800.00	£500.00	The Mortgage Works	N
	Applicant 1	22 Acacia Street Banana Town BA991XB	Purpose Built Flat / maisonette	3	£65,000.00	£250,000.00	£750.00	£420.00	Coventry Building Society	N

Step 2 of 3 – Residential Address

Please provide details of the main residential property if owned by your client(s). We ask for this to help us understand your client's assets/liabilities position, meaning we won't need to ask for it later in the application process.

Use the same method outlined in Step 1 of 3 above to add your client's residential property. Once you're happy with the information you've keyed, click the orange 'Next' button in the top right corner of the screen to continue.

Application Reference: 12345678

[EXPORT](#)


[IMPORT FROM TEMPLATE](#)

[< BACK](#)

[NEXT >](#)

Step 2 of 3 - Residential Address

Properties

Action	Ownership	Address	Type	Bedrooms	Mortgage Amount	Estimated Value	Estimated Monthly Mortgage Payment	Lender
	Applicant 1	1 Orange Road Fruit Town RG991XX	Detached House	4	£20,000.00	£400,000.00	£950.00	Virgin Money

Rented residential properties - Only include details of residential properties owned. If your client rents their residential property, do not enter any details and click on the orange 'NEXT' button in the top right corner of the screen to continue.

Step 3 of 3 – Portfolio Summary and Totals

Here you'll be presented with a summary of the information you've keyed. Please check the information carefully and if you need to make any changes, click on the blue 'edit' buttons. You'll need to remove the incorrect property entry and re-enter the correct details. Once you're happy with the information you've keyed, click on the orange button in the top right hand corner to 'SUBMIT' the details.

Submission confirmation

Once you've clicked 'SUBMIT' you'll be presented with the 'Submission Confirmation' screen.

Our underwriters will be able to view the property schedule and AVM results, so there's no need to tell us you've submitted it. Please note there'll be a short delay where the 'Property Schedule' case requirement still shows as outstanding in TMW Online. We'll close this requirement within 1 working day of receiving the notification.

We recommend you keep a note of the Application Reference quoted and click on the 'DOWNLOAD PORTFOLIO' button to download a spreadsheet of the final version of the data you've submitted. This spreadsheet can then be used to upload the same portfolio details for additional applications for this client. (See 'Using a template from a previously saved session' below).

If you want to submit another property schedule, you can click on 'Submit another property schedule'

Submission Confirmation

Your portfolio application has been submitted successfully. Thank you.

 **Submit another property schedule.**

For your own records, we strongly recommend you keep a note of the Application Reference below and click on the 'Download Portfolio' button to download a spreadsheet of the final data you've submitted. This spreadsheet can then be used to upload the same portfolio details for additional applications for this client.

[DOWNLOAD PORTFOLIO](#)

Tip – Download the information you've keyed as a spreadsheet for re-uploading later

You can save the information you've keyed into the Portal as a spreadsheet. You can do this by clicking on the 'Export' button at the top of the screen (for example if you need to get further information from your client and come back later). You can then upload the spreadsheet when you're ready, and continue keying from where you left off.



Welcome to the TMW Portfolio Portal

Application Reference: 13467904

EXPORT

IMPORT FROM TEMPLATE

NEXT >

Step 1 of 3 - Existing Buy-to-let Portfolio

Or you can click on the 'DOWNLOAD PORTFOLIO' button on the final 'Submission Confirmation' screen to download a spreadsheet of the data you've keyed and submitted. This spreadsheet can then be used to quickly upload the same portfolio details for additional applications for this client.

Submission Confirmation

Your portfolio application has been submitted successfully. Thank you.



Submit another property schedule.

For your own records, we strongly recommend you keep a note of the Application Reference below and click on the 'Download Portfolio' button to download a spreadsheet of the final data you've submitted. This spreadsheet can then be used to upload the same portfolio details for additional applications for this client.

DOWNLOAD PORTFOLIO

For guidance on how to upload your saved spreadsheet – see **'Method 1 - Upload your portfolio details using our template'**