The mortgage works

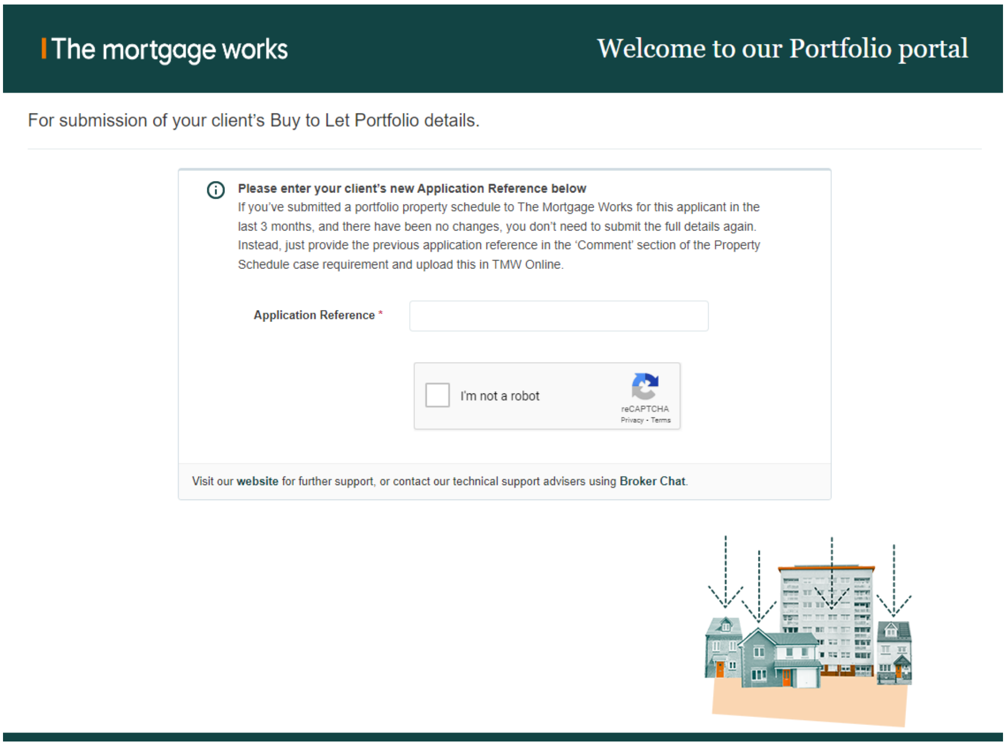
Portfolio Portal Guidance Notes

The Mortgage Works 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 'Online technical support' where we'll be happy to help.

Stage 1 – Accessing the Portal

To enter the property details into our online Portfolio Portal, visit themortgageworks.co.uk/intermediaries/portfolio-details. You will be given this address as part of the Property Schedule case requirement in TMW Online. You will see 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 do not need to re-submit the full details. Just put the previous application reference in the 'Comment' section of the Property Schedule case requirement in TMW Online.

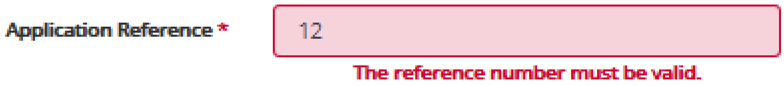
Please re-enter the portfolio details if any details have changed since you submitted them.

Or, if you saved the details into our spreadsheet when you first submitted them, make any necessary changes and upload it. See 'Use a template from a previously saved session' below.

Enter your Application Reference

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

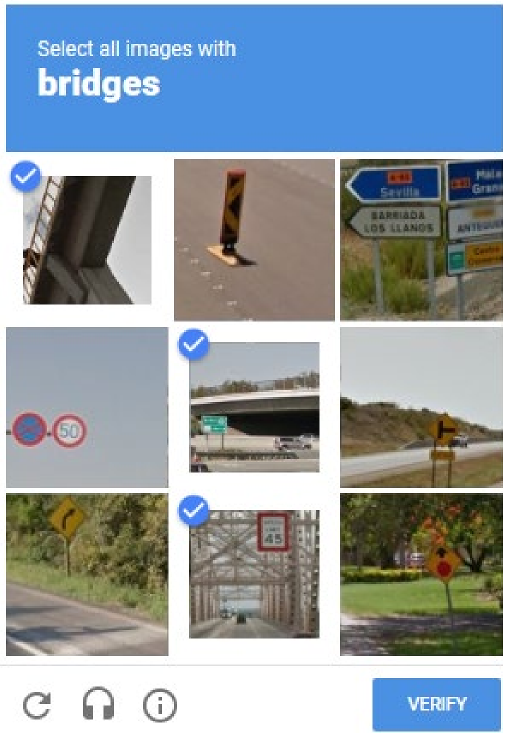
Don’t worry if the box turns red and you see this message when you start to type the application reference number …



… once you’ve typed in your 8 digits the box will turn white and the message will disappear. You can then go to the next stage.

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

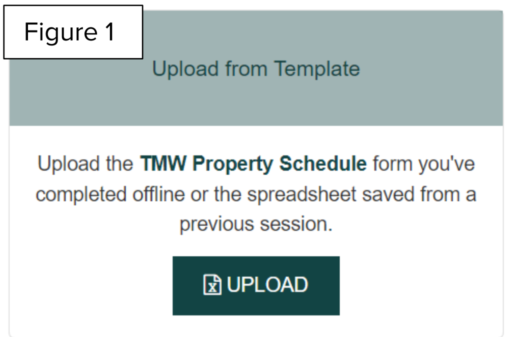
This is a necessary security feature, common across the internet. Please follow the simple instructions as per the example below, then click ‘VERIFY’.



Stage 2 - Choose how to submit your portfolio details

Method 1 - Upload your portfolio details using our template

Figure 1



You can complete our ‘Property Schedule’ form offline and upload the information to the portal. You must use The Mortgage Works Property Schedule because any other spreadsheet will not upload.

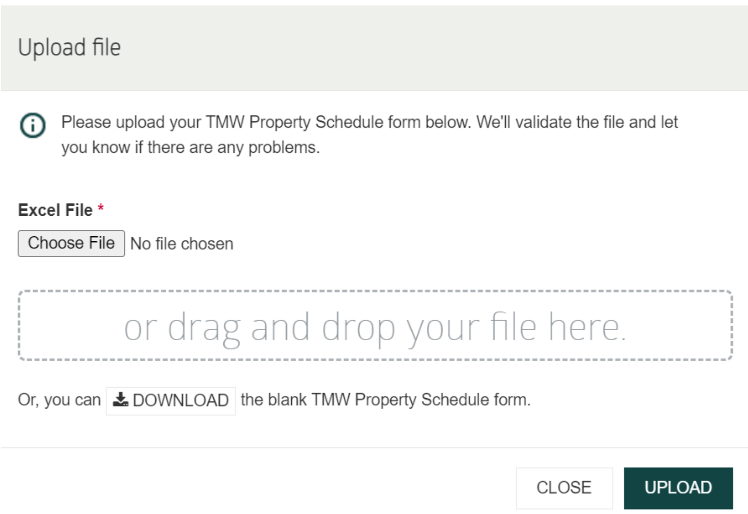
To download a blank form, either:

- click on ‘TMW Property Schedule’ form in the portal which you can see displayed in bold in Figure 1 above, or
- download it directly from themortgageworks.co.uk/intermediaries/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’ or 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 ‘Choose File’ to locate and select the file you have saved on your computer. Or you can drag and drop the file from your computer into the space indicated. Then click ‘UPLOAD’.



Check and submit the details

Once you have uploaded the template, you will see the Portfolio Summary and Totals screen. Please check the information carefully.

If you have 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 changes to any of the uploaded information you can either:

- go back to the original spreadsheet, make the changes and re-import with the correct details, or
- click on the 'edit' buttons to make the changes directly in the Portal.

Once you are happy with the information, click on the 'SUBMIT' button in the top right corner.

The mortgage works — Welcome to our 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 Monthly Mortgage Payment
£200,000.00	£1,350,000.00	£2,500.00	£1,340.00

Buy to Let Address edit

Ownership	Address	Type	Bedrooms	Mortgage Balance	Estimated Value	Monthly Rental	Monthly Mortgage Payment	Lender	HMO	Multiple Property Mortgage
Applicant 1	24 Test Ave Test Town BA97 1XU	Semi-Detached House	3	£0.00	£200,000.00	£500.00	£0.00		N	N
Applicant 1	29 Test Ave Test Town BA99 1XB	Detached House	4	£75,000.00	£350,000.00	£800.00	£500.00	Test Lender 2	N	N
Applicant 1	45 Test Road Test Town BA99 1DD	Purpose Built Flat / maisonette	3	£65,000.00	£150,000.00	£650.00	£300.00	Test Lender 3	N	N
Applicant 1	67 Test Street Test Town BA99 1TN	Terraced House	3	£40,000.00	£250,000.00	£550.00	£200.00	Test Lender 4	N	N

Residential Address edit

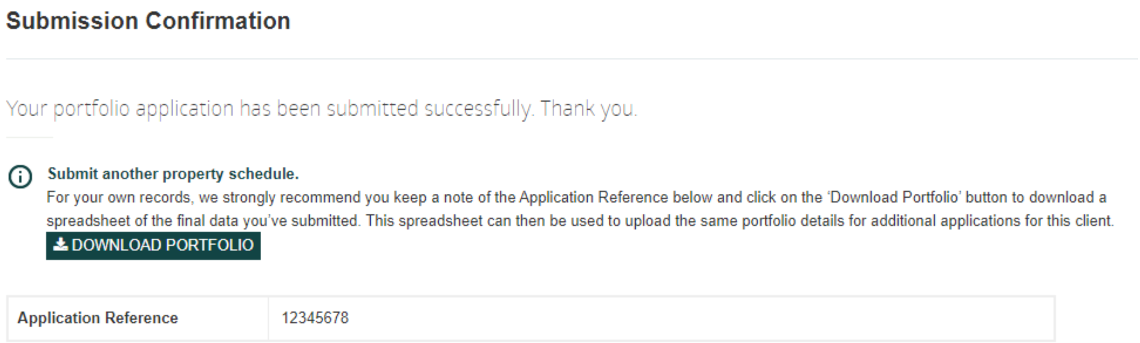
Ownership	Address	Type	Bedrooms	Mortgage Balance	Estimated Value	Monthly Mortgage Payment	Lender
Applicant 1	1 Orange Road Fruit Town RG99 1XX	Detached House	4	£20,000.00	£400,000.00	£340.00	Test Lender 1

Submission Confirmation

Once you have clicked 'SUBMIT' you will see the 'Submission Confirmation' screen.

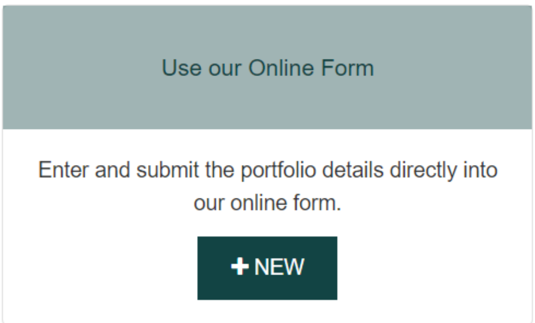
> Our underwriters will be able to view the property schedule and AVM results. So there's no need to tell us you have submitted it. Please note there will be a short delay where the 'Property Schedule' case requirement still shows as outstanding in TMW Online. We will close this requirement within one 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 save a spreadsheet of the final version of the data you have 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.

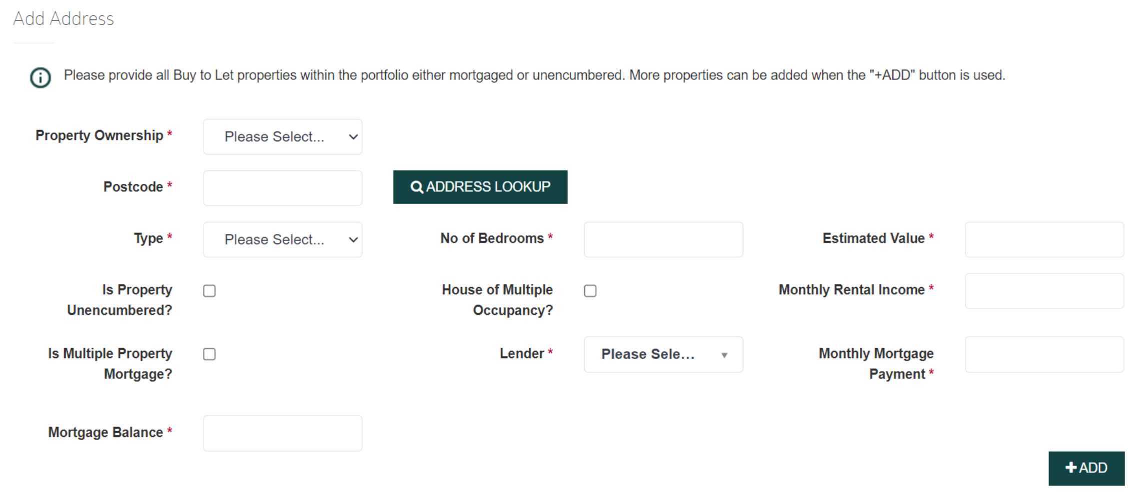
Here you'll need to provide the details of all Buy to Let properties owned by your client(s), either mortgaged or unencumbered.

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

- In flight applications with The Mortgage Works
- 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.



> 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 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. Click ‘+ ADD’ and the address fields will appear. 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, 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.

House of Multiple Occupancy – please tick if applicable.

Multi-property mortgage – tick this box if the property is one of several buy to let properties under one mortgage account. Where this is the case, 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 is £800 per month: 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 – select from the drop-down list or choose/type ‘Other’ if the lender is not on the list.

Estimated Monthly Mortgage Payment – 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 have competed 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 have 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 are happy with the information you have keyed, click 'NEXT' in the top right corner of the screen to continue.

Application Reference: 12345678

EXPORT | IMPORT FROM TEMPLATE | NEXT ›

Step 1 of 3 - Existing Buy to let Portfolio

Properties

Action	Applicant	Address	Type	Bedrooms	Mortgage Balance	Estimated Value	Monthly Rental	Monthly Mortgage Payment	Lender	HMO	Multiple Property Mortgage
	Applicant 1	24 Test Ave Test Town BA97 1XU	Semi-Detached House	3	£0.00	£200,000.00	£500.00	£0.00		N	N
	Applicant 1	29 Test Ave Test Town BA99 1XB	Detached House	4	£75,000.00	£350,000.00	£800.00	£500.00	Test Lender 2	N	N
	Applicant 1	45 Test Road Test Town BA99 1DD	Purpose Built Flat / maisonette	3	£65,000.00	£150,000.00	£650.00	£300.00	Test Lender 3	N	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 are happy with the information you have keyed, click '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 Balance	Estimated Value	Monthly Mortgage Payment	Lender
	Applicant 1	1 Orange Road Fruit Town RG99 1XX	Detached House	4	£20,000.00	£400,000.00	£340.00	Test Lender 1

Rented residential properties - Only include details of residential properties that your client owns. If they rent their residential property, do not enter any details and click 'NEXT' in the top right corner of the screen to continue.

Step 3 of 3 – Portfolio Summary and Totals

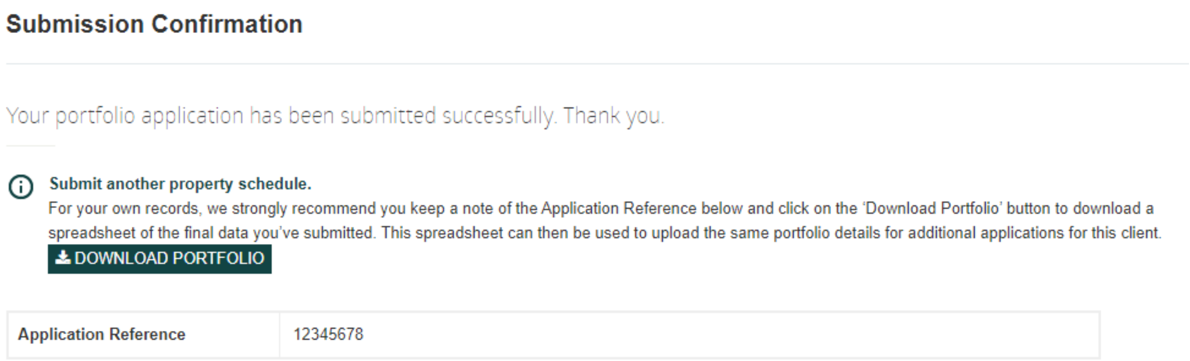
Here you will see a summary of the information you have keyed. Please check the information carefully and if you need to make any changes, click on the ‘edit’ buttons. You can then click the pencil icon next to the property you need to edit. Once you are happy with the information you have keyed, click ‘SUBMIT’ in the top right corner.

Submission confirmation

Once you have clicked ‘SUBMIT’ you will see 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 have submitted it. Please note there will be a short delay where the ‘Property Schedule’ case requirement still shows as outstanding in TMW Online. We will close this requirement within one 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 save a spreadsheet of the final version of the data you have 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’

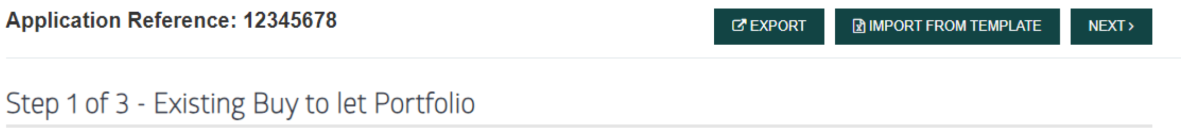


Tip – Download the information you’ve keyed as a spreadsheet for re-uploading later

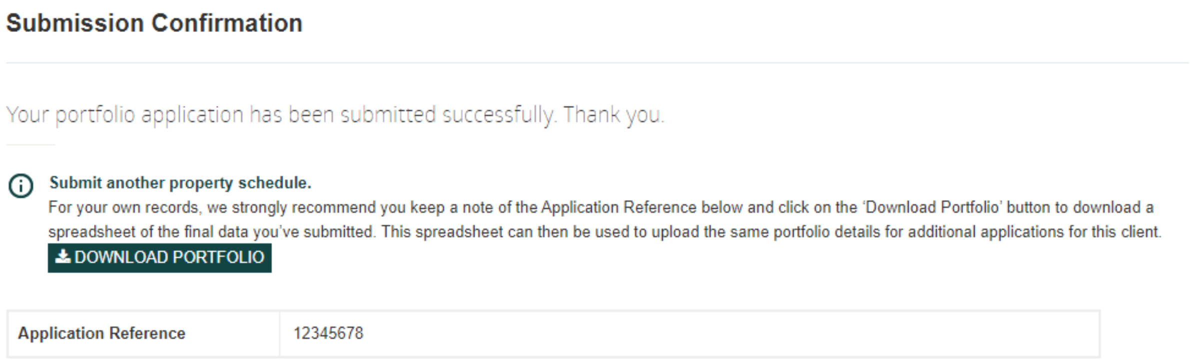
Using a template from a previously saved session

You can save the information you have keyed into the Portal as a spreadsheet. For example, if you need to get further information from your client and come back later. Or to save for future applications.

Just click on the 'EXPORT' button at the top of the screen. You can then upload the spreadsheet when you are ready, and continue keying from where you left off.



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



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