

# **YBS COMMERCIAL MORTGAGES BROKER PORTAL GUIDE VO.1**

This guide is the one stop shop guide for brokers to be able to use the YBS Commercial Mortgages portal.

## CONTENTS

- PORTAL LINK
- SETTING UP YOUR ACCOUNT
- FORGOTTEN PASSWORD
- NAVIGATING OUR BROKER PORTAL HOME PAGE
- SUBMITTING AN ENQUIRY
- **O SUBMITTING A LOAN APPLICATION**
- **O UPLOADING DOCUMENTS**



Portal Link - Login | YBS Broker Portal (force.com)

#### Setting up your account.

When you are enabled as a Broker portal partner user, you will receive an automated email from <u>noreplycommercial@ybs.co.uk</u> – This is an unmonitored mailbox. This email will contain a link for you to set up your account with us, use the below guide to get you started.

1. Open the email 'Welcome to YBS Commercial Mortgages Secure Portal'

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Welcome to YBS Commercial Mortgages Secure Portal		
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	Warning! This email was sent from outside the Society. Think carefully before clicking on any links or opening attachments. If in doubt, please raise a security incident in Service Connect or by clicking <u>lawn</u> .	-
Dear Jake,		
YBS Commercial Mortgages use a secure portal to upload and send documents. It is now time	to login using the button below.	
Log in to Get Started		
If you have trouble with the button, use this link:		
Click here		
If you have any questions or concerns please contact your Relationship Director.		
Kind Regards YBS Commercial Mortgages		
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This message and any attachments are confidential. It may also contain privileged information. If you are not the person for whom they are intended pl Group.	asse return the small and then defets all naturals from any computer. You must not use the small or attachments for any purpose, nor disclose its contents to anyone of	her than the intended recipient Any statements made by an individual in this email do not necessarily reflect the views of the Yorkshire
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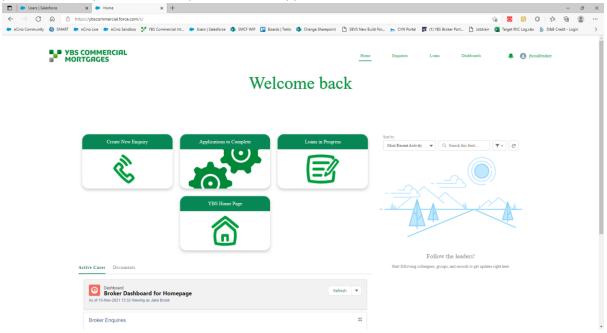
- 2. Click the 'Log In to Get Started' Link highlighted in green.
- 3. This will take you to a password set up page, set a memorable password and click change password.

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0	1 number	
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4. This will now take you through to our portal homepage. Be sure to bookmark or favourite the link for you to easily come back to. If you do not have all the options shown above, please contact your Relationship Director for support.



You are now free to use our broker portal. This guide has support and step by step guides for you to use for support and training on our portal. If you have any questions or issues whilst using our portal, please contact your dedicated Relationship Director.

#### **Forgotten Password**

We all know from time to time we forget things, or the password locker has mixed our passwords up. Rest assured if you have forgotten your password, there is a simple self service way to fix this by following the below;

1. On the log in homepage – click 'Forgot Your Password?'



	YBS COMMERCIAL     MORTGAGES
U	sername
	jbrook@ybs.co.uk.portal
P	assword
	Log In
C	Remember me
F	orgot Your Password?
	Yorkshire Building Society employee? Log In

- Enter your username This is usually your email address and click continue. This will send you and automated email, be sure to check your spam folder. The email will be sent from <u>noreplycommercial@ybs.co.uk</u> and be titled 'YBS Commercial Mortgages Secure Portal – Forgot Password'
- 3. Open the email, which will look like this

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	Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of	some pictures in this message.	
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Per your request, we have sent you a link to reset your password for YBS Commercial Mortgages.         Fuer your questions         You have touble with the button, use this link:         Click here         You have any questions or concerns please contact your Pleationship Director.         Krieg Segaratis         Streagenetical Mortgages			
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- 4. Click the 'Reset you password' link highlighted in green.
- 5. This will take you to a webpage to create a new password



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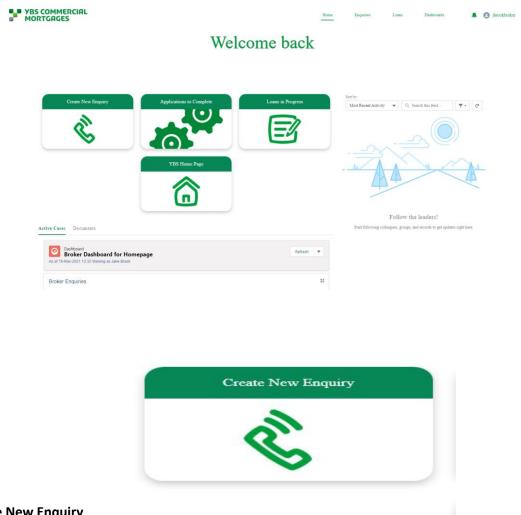
- 6. Reset your password and click change password
- 7. This will then re-set your password and take you through to the portal homepage.



#### Navigating our portal homepage

In this section we will talk through all of the different option on our homepage and what they give you.

When you are logged on to our portal, you should see the below screen. If you are missing any of these options, please contact your dedicated Relationship Director.



#### **Create New Enquiry**

This will allow you to submit a quick enquiry through to our team by filling out some simple questions and data gathering. There is a step by step guide later in this guide to submitting an enquiry. As a relationship and personal service lender, our Relationship team would prefer for you to contact them directly with enquires so they can quickly assess if this is something we are able to support you with.





#### Applications to Complete

In this section you will find all of the loans which have been shared with you to complete the application process on. Later in this guide, there is a step by step guide on completing the application process.

	Loans in Progress	
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Loans in Progress

In this section, you will find a list of all of the loans where an application has been completed and is being worked on by our team right up until completion of the loan.



#### **YBS Home Page**

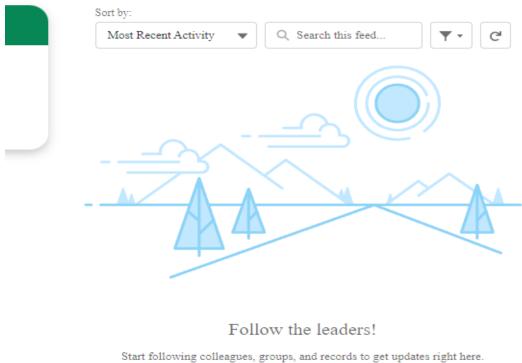
This link takes you through to our YBS Commercial Mortgages website.



Dashboards				
	Home	Enquiries	Loans	Dashboards

These can be found on the top information bar on the right hand side. Once you click through there are dedicated reports for you on your enquiries, Loan pipeline and All loans showing you all loans in the calendar year including completions.

#### **Recent Activity**





This section will show you your latest notifications on your loans.



#### **Submitting an Enquiry**

As a relationship and personal service lender, our Relationship team would prefer for you to contact them directly with enquires so they can quickly assess if this is something we are able to support you with. However we know some times, it is just easier to submit an enquiry form online – you can easily do this by following the below steps;

1. From the portal homepage, click create a new enquiry



#### 2. This will take you directly to our enquiry form

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- 3. The first section is the borrower details, to complete this section here is some guidance on what we are looking for;
  - Company Name If this is for a business, whether this be limited company, pension, LLP or a partnership – Please enter the name of the company here. If this is an individual loan please leave this blank
  - First Name For companies, please use the name of one of the directors or partners (main contact).
  - Last Name For companies, please use the name of one of the directors or partners (main contact).
  - $\circ$  Borrower Region Area of the country the borrower is based
  - Borrower Type The type of borrower either; individual, partnership, LLP, Limited Company or Pension.



- Number of Applicants this is the number of individuals involved in the loan. For partnerships and companies this is all individuals with over 25% shareholdings
- 4. Click Next, this will take you to the Loan Details, to complete this section here is some guidance on what we are looking for;
  - Referral Amount The loan amount the borrowers are looking to secure.
  - Product Line Buy to Let (Standard BTL, HMOs, Holiday Lets) or Commercial Investment (Commercial Investment, Semi-Commercial and SME Owner Occupied lending).

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- 5. Click Next, this will then take you through to the Property Details, to complete this section here is some guidance on what we are looking for;
  - Collateral Region Other than London, these are the regions in which the property or portfolio sits in. For portfolios which are split across multiple, please select just 1.
  - Number of Properties The number of properties to be used as security for the loan. For blocks of flats or Industrial units where we will be taking security over the whole block these are counted as 1 property.
  - Total Property Value Total estimated value of all of the properties to be used as security
  - Total Rental Total either passing or estimated rent for the security properties. This amount is per annum
  - Purchase Amount Total purchase price(s) for purchase applications only, can be left blank otherwise.
  - Contribution Amount Total deposit amount, for purchase applications only, can be left blank otherwise.
  - Outstanding Mortgage Balance The outstanding mortgage balances on the security properties, Re-mortgage applications only.



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Additional Capital Raise Amount – The amount of the loan which is

to be capital raise - Can be left blank if not applicable

- 6. Click next, this will take you to the Financial Information screen, , to complete this section here is some guidance on what we are looking for;
  - Source of Deposit This is a drop down list, please select the closest applicable option.
  - Applicants Combined Income p.a This is the total income of all businesses or associated individuals per annum
  - Total Personal Assets This is the total value of all assets minus liabilities for all connected individuals – This can be an estimated value.
  - Source of Wealth How did the applicant(s) accumulate their wealth, this is a option selection, please select the closets applicable option.
  - Detailed Source of wealth Please include some detail on the source of wealth.

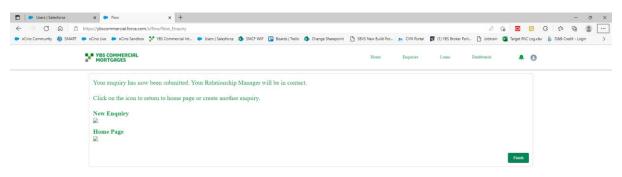
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Financial Information										
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* Total Personal Net Assets (£) £1										
* Source of Wealth										
Business Ownership								\$		
* Detailed Source of Wealth										
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7. Click next, this will create your enquiry in the background, click next again to submit your enquiry

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	Thank you!													
	Your new enquiry has be													
	Click Next to submit you	r enquiry for app	proval to YBS.											
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										Next				

8. Your enquiry has now been submitted





#### Submitting an application - Companies, Pensions, Partnerships, LLPs

Once your enquiry has been reviewed by our Relationship team and they have approved this, your dedicated Relationship Director will be in touch with you to discuss the next steps. They will also share with you the application on our Broker Portal

To access the application to complete, go to the 'Applications to Complete' section. We will now take you through screen by screen submitting an application using our portal.

- 1. Go to Applications to Complete
- 2. This will take you to a list of loans where you have he application form to complete, select the Loan Name you wish to complete

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3. This will take you to an overview of the loan, in the top right corner click the 'Application' button

YBS COMMERCIAL MORTGAGES					Home	Enquiries	Loans	Dashboards	÷ 0
i Loan YBS Commercial	Test - Buy-to-	Let						+ Follow	application
Full Product Name - Commercial Mortgage -	Status Open	Loan Number	Loan Officer	Loan Amount					
an Detail Documents	Collaboration								
<ul> <li>Loan Path</li> </ul>									

- 4. This will bring up a pop out screen, which is our application process screens. The first page of this is the product selection, select the product type which your client is applying for using this guidance;
  - Buy to Let Single BTL asset or Portfolio of BTL this excludes HMO and Holiday Lets
  - HMO Houses of Multiple Occupation loans
  - Holiday Let Holiday Let applications, where your client is applying for a specific Holiday Let fixed rate product



- Investment Commercial investment properties or portfolios or mixed portfolios
- o Owner Occupied SME business lending for owner occupation
- Semi-Commercial Mixed use properties where at least 50% is used for residential purposes. This is only for application which are taking a specific semi-commercial fixed rate product.
- 5. Confirm the Entity type of the applicants
- 6. Give the loan a name, this will be automatically generated and there is no need to change this
- Complete the checkbox, 'Are you an existing customer of Yorkshire Building society?'

   This box should be ticked if any of the applicants hold any products with the YBS including personal mortgages or savings accounts. Click next to move to the next screen
- 8. This will take you into the next screen, this will be for information on the borrowing entity

	Application Step 2
Plasse check the Corporate Borrowarks	information below and complete missing information.
Company Registered Name	montation octore and complete mooning montation.
YBS Commercial Test	
Company Registration Number	Date of Incorporation
	<b></b>
Email	Phone
you@example.com	
	Number of Principals
	Number of Principals
	Number of Principals
Billing Address	Number of Principals
Billing Address Street	
Billing Address Street	
Billing Address Street City	State/Province
Billing Address Street City	State/Province
Billing Address Street City Zip/Postal Code This must be completed by all individu	State/Province

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### YBS COMMERCIAL MORTGAGES

Company Registered Name – For limited companies please use the name which is registered at companies house, for all other entities please enter either the trading name or for where there is no trading name for a partnership please enter all the Applicants name for example Mr J Bloggs, Mrs M Bloggs, Mr J Smith and Mrs K Smith.

Company Registration Number – If the company is registered with companies house, please enter their registration number

Date of Incorporation – Date the business/ partnership was formed, this does not have to be an exact date but should be accurate for year and month.

Email – An email address contact for the company if there is one, if this field is not completed, we will be unable to share documents electronically with the client

Phone – A contact telephone number for the entity

Number of Principals - Number of individuals with over 25% share

Billing Address – The address for the entity where all correspondence should be sent, this does not have to be the companies registered address. Street – this is the first and second line of the address including any numbers for example;

123 Yorkshire Street

Yorkshire Drive

9. Complete the insolvency declaration for the entity, if you have answered yes, please provide full details of this along with any explanations. Once completed click next

#### **Insolvency Declaration**

This must be completed by all individual(s) and those completing applications on behalf of companies, other corporate bodies and trustees of pension schemes.

This must be completed in all cases where the applicant is a company or other corporate body. Has the company or other corporate body ever been insolvent or entered into administration, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

None		\$	
f you have answered 'Yes' to the question above, please provide full details:			
	Previous	Next	



10. This will now take you through to a screen to complete information for the first shareholder linked to the business. Please use the below guidance to complete this screen;

	Application
Please check the information provided to completed for all applicants to the mortg	Application Step 3 o date and complete missing information. This section must be age.
For corporate applicants, this includes all Dir shareholding.	ectors, Pension Trustees as well as all shareholders with 25% or more
Name Provided on Referral	Ownership %
John Smith	100
*Relationship Type	* Borrower Type
Director	Guarantor
Salutation	Status
None	-None
*Legal First Name	Date of Birth
*Legal Sumame	National Insurance Number
Maiden/former name	Nationality
	None 🛔
Email	Mobile
you@example.com	
Current Address Street	
	Previous Next

Name Provided on Referral – This is auto populated from information provided on the referral.

Ownership % - Percentage shareholding the individual holds in the entity

Relationship Type – This is a pre-defined drop down, please select the closet option to describe the individual.

Borrower Type – For all loans other than individual please select guarantor, for individual loans select borrower

Email - – An email address contact for the individual, if this field is not completed, we will be unable to share documents electronically with the client

Addresses – There are 2 areas to complete here, if the individual has lived in their current address for more than 3 years you do not need to complete the former address. If following completing the current and former address you have still not been able to provide a 3 year address history, please provide the additional addresses with the documentation submitted with the application.



Employment Status     Cecupation        Employer / Company Name        Employer / Company Name        Income     Total Income - Year 1     Total Income - Year 2     Total Income - Year 3     Total Income - Year 3     Expenditure     Mortgages        Credit Cards     Unsecured Credit        Credit Cards repaid in full each month?    None     Credit Cards repaid in full each month?     -None     Credit Cards repaid in full each month?		Employment
None Employer / Company Name Length of Time With Employer Income Income Total Income - Year 1 Income - Year 2 Income - Year 2 Income - Year 3 Income - Yea	Employment Status 📵	Occupation
Income  Total Income - Year 1  Total Income - Year 2  Total Income - Year 3  Total Income -	None	
Total Income - Year 1     Any Foreign Income?        Total Income - Year 2     Total Income - Year 3     Total Income - Year 3     Expenditure     Mortgages     Dependents Costs     Credit Cards     Unsecured Credit     Credit Cards repaid in full each month?    None     Assets and Liabilities	Employer / Company Name	Length of Time With Employer 1
Implementation     Implementation     Total Income - Year 2     Total Income - Year 3     Total Income - Year 3     Expenditure     Mortgages     Dependents Costs     Credit Cards     Unsecured Credit     Credit Cards repaid in full each month?    None     Assets and Liabilities		Income
Total Income - Year 2   Total Income - Year 3   Total Income - Year 3   Expenditure   Mortgages   Dependents Costs   Credit Cards   Credit Cards repaid in full each month?  None   Assets and Liabilities	Total Income - Year 1 🚯	Any Foreign Income? 🚯
Total Income - Year 3		Total foreign income from last 3 years 🚯
Expenditure   Mortgages   Opendents Costs     Credit Cards   Credit Cards repaid in full each month?  None     Assets and Liabilities	Total Income - Year 2 🚺	
Expenditure   Mortgages   Opendents Costs     Credit Cards   Credit Cards repaid in full each month?  None     Assets and Liabilities		
Mortgages  Dependents Costs Dependents Costs Credit Cards Unsecured Credit Credit Cards repaid in full each month?None Assets and Liabilities	Total Income - Year 3 🚯	
Mortgages  Dependents Costs Dependents Costs Credit Cards Unsecured Credit Credit Cards repaid in full each month?None Assets and Liabilities		
Credit Cards  Unsecured Credit Credit Cards repaid in full each month?None Assets and Liabilities		Expenditure
Credit Cards repaid in full each month? None  Assets and Liabilities	Mortgages 🚯	Dependents Costs 🚯
Credit Cards repaid in full each month?		
Assets and Liabilities	Credit Cards	Unsecured Credit 🚯
Assets and Liabilities		
Assets and Liabilities	Credit Cards repaid in full each month?	
	None	
Previous Next		Assets and Liabilities ,
		Previous Next

#### 11. Move on to the Employment & Expenditure Section

Some guidance for this section;

Income – This is the total income shown on the applicants SA302s with Year 1 being the latest years income.

Foreign Income – Has any income on the SA302s been declared as being paid from a foreign country. Please include the total received in the last 3 years including the country of origin.

Mortgages - Total monthly expenditure on mortgages held in personal name

Credit Cards - Total balance of all outstanding balances of the applicants credit cards

Dependents Costs - Total monthly expenditure on dependents, including school/childcare costs and maintenance

Unsecured Credit - Applicants total monthly expenditure repaying unsecured credit commitments e.g. Loans, HP agreements.

12. Move on to Assets & Liabilities and Property experience section.

## **YBS COMMERCIAL** MORTGAGES

oan Num	Assets and	Liabilities
	Principal Dwelling Home - Asset Value 🕚	Principal Dwelling Home - Liability 1
	Property - Asset Value	Property - Liability Value
	Other (Liquid Assets) - Assets Value	Other (Liquid Assets) - Liability Value
	Cash / Savings- Value	Unsecured Credit - Value
	Pension - Value	
	Are you a first time landlord either in your own name or	Experience Do you currently own any residential investment
	through a company?	-None
	Do you currently own a commercial investment properties?	Do you currently own any commercial premises you/your business trade from?
etails	None	None
e como	Do you manage the properties yourself (if applicable)	When did you begin letting property? 🚺
me	None *	i
nmercia ion Date	Total number of residential investment properties in your portfolio (if applicable)?	Total number of commercial investment properties in your portfolio (if applicable)?
2021		Previous Next

Some guidance to complete this section;

Principal Dwelling Home - Asset Value - Total estimate value of applicants home

Principal Dwelling Home – Liability - Total estimate value of liabilities secured against the applicants private dwelling home.

Property Asset Value – Total value of all property that the applicant owns

Property Liability Value – Total outstanding balances of all lending secured against property which the applicant owns

Other Assets Value (Liquid) - Cars, Antiques, Art

Other (Liquid Assets) - Liability Value - Any lending secured against the assets listed above

Cash / Savings- Value - Value of all savings and cash balances for the applicant



Unsecured Credit - Value - Total balance of all outstanding balances on unsecured credit

Pension – Total Value of the applicants pension

13. Complete the Insolvency declaration questions, if you answer yes to any of the questions please provide full details in the text box provided at the bottom of the page. Once completed click next

This must be completed by all individual(s) and those	Declaration completing applications on behalf of companies, other stees of pension schemes.
Have you (or, in the case of an applicant which is a company or other company body or pension scheme, any other person who is a director or other owner of the applicant) ever been made insolvent, bankrupt made by voluntary arrangement with creditors or been involved in any court proceedings for debt?None Ever been refused a mortgage?None Ever been declared bankrupt (or had any bankruptcy petition presented against you)?	If you are a director or owner of a company or other corporate body, have you ever been a director or owner of a company or other corporate body which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had receiver appointed of its undertakings or been involved in any court proceedings for debt?
None	Had a judgement for bad debt recorded against you?
None	None
If you have answered 'Yes' to the question above, please pr	rovide full details:
	Previous Next

14. The next screen asks if there are any more individuals to be added to the loan, all shareholders with 25% or more must be added. If you select yes, you will start again for the new individual and should follow steps 10-13 again, if you select no this will take you to the next screen.



Application	
<u>Borrower Structure</u> For corporate applications, information for all directors as well as shareholders with 25% or more shareholding must be provided.	
*Do you need to add additional Partners/Directors/Shareholders/Members/Trustees?	
None	
Next	

15. The next screen you will be taken to is for details of the applicants solicitors or accountants acting on their behalf. If known you should complete these here, if not you can move on but you will need to provide the acting solicitor during the application

	Application	
If applicable, please provide the details of	<u>Application Step 5</u> f the professional advisors below.	
	Solicitor/Conveyancer	
Firm Name	Main Contact Name	
Qualifying/Regulating Body	Address Street	
Phone		
Email	City	State/Province
you@example.com DX Number	Zip/Postal Code	Country
Firm Name	Accountant Main Contact Name	
Qualifying/Regulating Body	Address Street	
Phone		4
Email you@example.com	City	State/Province
		Previous Next

16. The next screen allows you to upload a file for the applicants property schedule, this should include all properties the borrowers own. You can simply drag and drop a file here



		App	lication Step 6- Property Schedule
	licable please up	load the existing	Property Schedule. If not applicable, please select Next to move onto
If appi	measure, prease up		
	xt step of the app	-	
the ne		olication.	

17. The next screen you are taken to is for the mortgage requirements.

Application Step 7- Mortgage Requirements         * Desired Loan Amount?       * Desired Term (months)?         £1,250,000	
£1,250,000     Transaction Type?       none selected <ul> <li>Image: Construction Type?</li> <li>Image: Construct</li></ul>	
Desired Loan Type Transaction Type?	
none selected +	
Is VAT Applicable on the Property? Are Business rates payable on the holiday let?None +None +	
If yes, how much? If yes, how much?	
None +	
City State/Province	
Zip/Postal Code Country	
Property Type Property Sector	

YBS Commercial Mortgages Broker Portal Guide v0.1 November 2021

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Some guidance to help you complete this section;

Desired Term – This is to be completed in number of months, this is the number of months your clients wish for the loan to be over. NOTE – this is not the total number of months you wish for the loan to amortize over, amortise terms will be discussed with your relationship director once the application form has been complete.

VAT Payable on the property – Some property transactions are required to pay VAT, please state here if you are aware of any VAT due

Business Rates payable on Holiday Lets – Some holiday let properties are required to pay business rate, please confirm here if this is the case and the latest annual amount.

18. Move down to the Security Property Details, this is for the first property on the loan, there is opportunity to add more properties in the next screen.

None	÷
Address	
Street	
	11
City	State/Province
Zip/Postal Code	Country
Property Type	Property Sector
None	<ul> <li>▲</li> <li>→ None</li> <li>▲</li> <li>♦</li> </ul>
Number of lettable Units? 🚺	Tenure
	None
Leasehold Years unexpired (If applicable):	Year Built 🚺



Aj	pplication
Property Type	Property Sector
None	
Number of lettable Units? (1)	Tenure
	None
Leasehold Years unexpired (If applicable):	Year Built 🚯
Date of Purchase (If Applicable)	Purchase Price
iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	
Estimate Value	Estimated Rental Value
Estimated Mortgage Balance (If Applicable)	Existing Lender (If Applicable)
Mortgage Account Number (If Applicable)	
HMO A	pplications Only
HMO License Holder Name	HMO License Number
License Holder Relationship with Borrower	HMO Expiry Date
None	÷
Applicants number of years experience as HMO andlord	
	ent Contact Details Applicable)
	Previous Next

Some guidance to help you complete this section;

Security Type – this is a pre-defined list which will also open up a sub type.

For Buy to Let - Residential BTL properties, Blocks of Flats, HMOs, Holiday Lets

For Commercial Investment – Semi-Commercial, all commercial business premises, SME Owner occupied

Property Sector – This is only required for Commercial Investment or Owner Occupied lending

Number of lettable units - Only required for when the property is a block of flats

Estimate Value – This should be the estimated value with a vacant possession.

HMO Applications Only – This section should be completed for any property which is a House of Multiple Occupation

Vendor Details – These are details that we will pass on to the Valuer to arrange an appointment at the property.

19. Click next, this will ask if there are any additional properties to be added as security. If you select yes this will take you back to step 18 for you to enter details of the new property. If you select no, this will move you on to step 20.

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	^
Application	
Additional Security	
* Do you need to add additional security to the application?None	\$
	Next

- 20. This screen will allow you to upload a document for the tenancy schedules, as a minimum this should be for all security properties. You can simply drag and drop the file here to upload.
- 21. The final screen for you to complete is the declaration screen. Here you are confirming on behalf of all applicants and individuals on the loan that they are accepting the terms and conditions, these terms and conditions can be found by clicking the terms link. Once you and your clients are happy and you have their express permission, please complete the check box and click next.

Application	
Application Step 10- Terms Agreement	
By checking the box below you are agreeing to the terms outlined here: Terms	
I agree to these terms	
Previous Next	

22. Once you have clicked next you will be presented by this screen, click finish to submit the application



Application	
our application is now complete, a YBS representative will review the application and respond to you with orking days.	n 2
You were not able to provide 3 years worth of addresses for the individiuals on this application, this will b vailable to you after the application is completed.	•
Finish	

Your application is now completed and with your dedicated Relationship Director, they will be in contact once they have looked at the application. To submit supporting documentation, please go to the uploading documentation section of this guide to see the step by step guide.



#### **Uploading Documents**

Once you have submitted your clients application, you are now ready to submit the initial documents to support the loan application. During the loan application your Relationship Director may also request some additional information from you, or share documents with you. To upload documents to us, please follow the below simple steps.

- 1. Go to the loan you want to upload documents to. Your list of loans in progress can be found by clicking into the 'Loans in Progress' section from the home screen.
- 2. Once you have selected your loan to upload documents to you will be presented to this screen.

0 0 0	https://ybscommerciaLforce.com/s	/acap/a0541.0000000/+++	SOAS Advancemential	test bustolet							18 🖸 I	0	<u>6</u>	
	<ul> <li>nCino Live</li> <li>nCino Sandbox</li> </ul>				Boards   Trello	Change Sharepoint	SBVS New Build Por	K CVN Portal	(1) YBS Brok	er Port Jobtra				
	YBS COMMERCIAL MORTGRGES						Home	Enquiries	Lonna	Dashboarda		9		
	Loan YBS Commercial T	est - Buy-to-Let								+ Follow	Application			
	Full Product Name Limited Company BTLS - Buy-to-I	Let-Mortgage - Buy-to-Le	Status t Open	Loan Number	Loan O	fficer ex157615638012952640	Loan Amour 21 £1,250,000							
	Loan Detail Documents O	Collaboration												
	Loan Name YBS Commercial Test - Buy-to-Let													
	Broker Loan Stage Application													
	Repayment Strategy													
	Application		Underwriting		Lega	a 🔪	Pre Rele	sse .		Complete				
	VBS COMMERCIAL TEST	BUYTO-LET									Continue O			
	Loan Information Borrowing Structure	Loan D					oan Type							
	Collateral	YBS Co	mmercial Test - Buy-to-	Let 0+			None							
	Covenants	Applica	tion Date				Loan Amount							
	Fees	15/11	2021			1	1,250,000.00							
	Conditions													
											_			

3. From this screen, click through to the documents section



4. This will take you through to the document manager section of the portal. There are 2 kinds of placeholders, ones you are able to view and upload and those which you are able to view (square greyed out). To filter to documents to upload go to Filter by Categories and select broker documents. This will then present this screen



YBS Commercial Test - Buy-to-L: X - Loan: YBS Commercial Test - Buy-to-L: X	× +	- o
→ C A D https://ybscommercial.force.com/s/loan/a	0i4L000000YzzSQAS/ybs-commercial-test-buytolet?tabset-4ae27=2	රු 🖸 🖸 🖬 🏩
no Community 📳 SMART 🐡 nCino Live 🐡 nCino Sendbox 🐓 YBS	Commercial Int 🐡 Users   Salesforce 🤹 SMCF VIP 🛄 Boards   Trello 🤹 Change Sharepoint 🎦 SBVS New Build Por 🛌 CVN Portal 📔	🗊 (1) YBS Broker Port 🗅 Jobtrain 🞑 Target RIIC Log.xlxx 🚷 D&B Credit - Login
D Loss YBS Commercial Test - E	iuy-to-Let	+ Follow Application
Full Product Name Limited Company BTLS - Buy-to-Let-Mor	tgage - Buy-to-Let Open Loan Number Loan Officer Loan Autount € Unit Status Loan Number € 1,156,000.00	
Loan Detail Documents Collabo	ration	
59 All Documents	Search by document name or details.	Q
3 Customer Portal	Actions • 0 of 59 Items Selected	Add Placeholder Upload Files
E-Signature     Owned By Me	STATUS NAME * YEAR FILE NAME	LAST MODIFIED DATE
Relationships	OPEN Application form	16/11/2021
o File Staging	OPEN Business Bank Statements	19/11/2021
Archive	OPEN gL Direct Debit Mandate	19/11/2021
FILTER BY CATEGORIES	COPEN EPC	16/11/2021
Business Documents	(OPEN) Identification	16/11/2021
General Documents Generated Forms	OPEN Mortgage Statements	16/11/2021
Individual Documents	OPEN gl. Personal Bank Statements	19/11/2021
Mandatory Documents	(OPEN) Proof of Address/Residency	16/11/2021
Security Documents Underwriting	(OPEN ) Proof of Deposit	16/11/2021
	(OPEN ) Property Schedule	16/11/2021
	(OPEN) SA302/Tax Return/PaysIp/P60	

5. Select the placeholder you wish to upload a document to, in this example we are uploading a proof of deposit. You can either drag and drop the document into the box or select the upload file option.

	OPEN Proof of Deposit	16/11/2021	$\sim$
	Drag & Drop		Edit Details
	Drop your file (less than 500 MB) here or browse		
Uple	pad File		

- 6. If you have selected the upload file button, this will bring up a pop up for you to select the documents from your documents on your device. Select the file you wish to upload.
- 7. This will then upload the file, once the file has uploaded the status will change from 'Open' to 'In File' and you will be able to see a preview of the document

YBS Commercial Test - Buy-to-Le      YBS Commercial Test - Bu     O      O     Https://ybscommercial.force.com/s/loan/a	X T Ji4L00000YzzSQAS/ybs-commercial-test-buytolet?tabset-4ae27=2		16 🖸 🔍 C 👍	- 0
no Community 🚦 SMART 🗭 nCino Live 🗭 nCino Sandbox 🧚 YBS	Commercial Int 🗭 Users   Salesforce 🤹 SMCF WIP 🛄 Boards   Trello 🏩 Change Sharepoint	🕒 SBVS New Build Por 🔉 CVN Portal 🛛 🛐 (1) YBS Broker P	lort 💾 Jobtrain 🗧 Target RIIC Log.xlsx   & D&B Cre	dit - Login
Č Loam YBS Commercial Test - H	uy-to-Let		+ Follow Application	
Full Product Name Limited Company BTLS - Buy-to-Let-Mor	Status Loan Number Loan Officer gage - Buy-to-Let Open 🔮 User15761563801295266	Loan Amount 621 £1,250,000.00		
Loan Detail <b>Documents</b> Collabo				
o File Staging			*	
o Archive	OPEN Proof of Address/Residency	16/11/2021	>	
FILTER BY CATEGORIES	IN FILE Proof of Deposit	Commercial Lending I 19/11/2021	~	
<ul> <li>Broker Documents</li> </ul>				
Business Documents			Edit Details	
General Documents	YORKSHIRE     YORKSHIRE     YORKSHIRE     YORKSHIRE     TOTAL AND A SOLUTY     SALANDA AND     TOTAL AND			
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Generated Forms	Ansa as for investe Madage (etc.), the lower's means to regard range and following the set following the set of the set o			
Individual Documents	Secure     The interview and automatical     A security of the automatical     A security of the automatical security of the			
Mandatory Documents	A contract to the otherwise is a "Annual to the otherwise and the otherwise is the otherwise and the o			
Security Documents	<ul> <li>alter in our personal pers</li></ul>			
Underwriting	<ul> <li>Characterization and an end of the second of</li></ul>			
Onderwinding	an extension of the extension of th			
	can from L or for All Finance control "Instantiant on All senses and All senses a			
	Is assumption of the term structures appropriate in a design appropriate in a constrained in a second se			
	Commercial Lending Instruction to Solicit			
	Download File Upload File View Versions			
	DOCUMENT ACTIVITY			



#### **Using Collaboration**

The collaboration section of the portal allows our Relationship to share updates for you on the portal and also gives you the ability to ask or answer queries easily through the 'Chatter' function. The collaboration can be found in the loan screen and by going to 'Collaboration'

1D5 Commercian rest - Duy-to-Let	
Full Product Name Limited Company BTLS - Buy-to-Let-Mortgage - Buy-to-Let	Status Open
Loan Detail Documents Collaboration	
Post	

Sort by:

In the collaboration screen, you will be able to see the most recent activity as standard or you can filter this down to just the latest comment.

VBS Commercial Test - Buy-to-Lin x     Loan: VBS Commercial Test - Buy x     +		- 0 ×
← → C 🛱 thtps://ybscommercialforce.com/s/loan/a0i4L0000001fzzSQAS/ybs-commercial-test-buytolet?tabset-4ae27=3	G 🖻 🔍 🕴	3 4 🖲 🔋
🔹 nCino Community 📱 SMART 🔹 nCino Live 🔹 nCino Sandbox 🦹 YBS Commercial Int 🔍 Users   Salesforce 🧔 SMCF WIP 🛄 Boards   Trelio 🧕 Change Sharepoint 🕒	🕒 SBVS New Build Por 🛌 CVN Portal 🛛 🗊 (1) YBS Broker Port 🕒 Jobtrain 🦉 Target RIIC Log.xlsx	& D&B Credit - Login >
Be Scommercial Mortcages	Home Enquiries Loans Dashboards 🌲 🙆	
Damercial Test - Buy-to-Let	+ Fellow Application	
Full Product Name Sutura Loan Number Loan Number Loan Number Loan Number Examples - Buy-to-Let Open Open	Loss Amount 021 £1,250,000.00	
Loan Detail Documents Collaboration		
Post		
Share an update	Share	
Sort by Most Resent Activity	Q. Search this feed	
User157615538012952640121 (Employee) 16 November 2021 at 08:26	Ŧ	
(gherokhereker (Partner) Happy to progress with this application, please complete the application on our Broker Portal. If you have any question please contact m	ct me direct.	
j∯ Like		
Write a comment.		

You can simply reply to a comment by clicking the comment button under a comment





You can also share an update, be sure if you want to ask something of a member of the team you '@' them, for example if I wanted to ask John Smith to arrange for the valuer to go to the property Thursday I would type this comment '@John Smith please ask the valuer to go to the property on Thursday'

To add a new comment, click the share an update which will open out a comments box for you to complete. Once you have typed your message click share.

Loan l	Collaboration Collaboration	
Pos		
þ	are an update	
[		
To C	BS Commercial Test - Buy-to-Let Share	