

HOW-TO GUIDE

PORTFOLIO SUBMISSIONS



For intermediaries only

INTRODUCTION

If your client will own 4 or more mortgaged rental properties following your application, you must provide us with additional information about their portfolio through the buy to let hub.

You must include all residential investment properties they have an interest in. This includes those owned in their sole name, owned in joint names or owned by a company of which they are a director or shareholder.

This how-to guide will provide you with the important steps you need to follow to submit your clients' portfolio cases, saving you time and helping to improve your service levels.

THE PROCESS



BTL HUB BROKER FIRM REGISTRATION

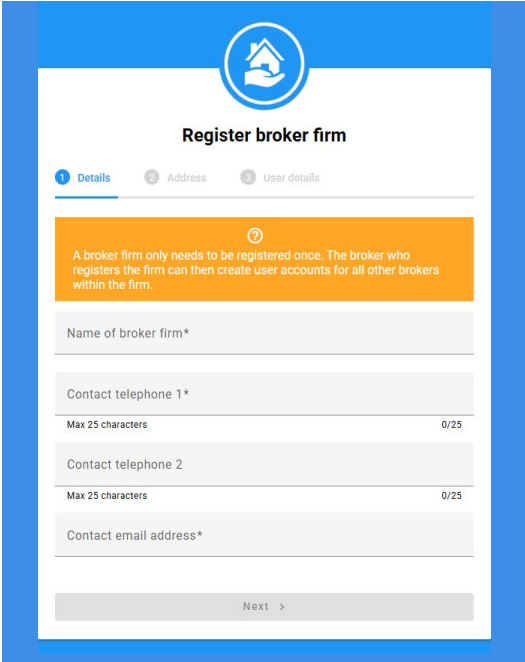
Your firm only needs to register once. The broker who registers the firm can then create user accounts for all other brokers within the firm.

If your firm isn't registered, you can register here:
<https://btlhub.net/register/broker>

Once you've completed these screens with your details, you'll be sent an email to confirm your email address. Click on the link in the email to set a password and complete the registration. If you don't receive the email within a few minutes, please check your spam folder.

You must confirm your registration within 2 days.

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Register broker firm

1 Details 2 Address 3 User details

A broker firm only needs to be registered once. The broker who registers the firm can then create user accounts for all other brokers within the firm.

Name of broker firm*

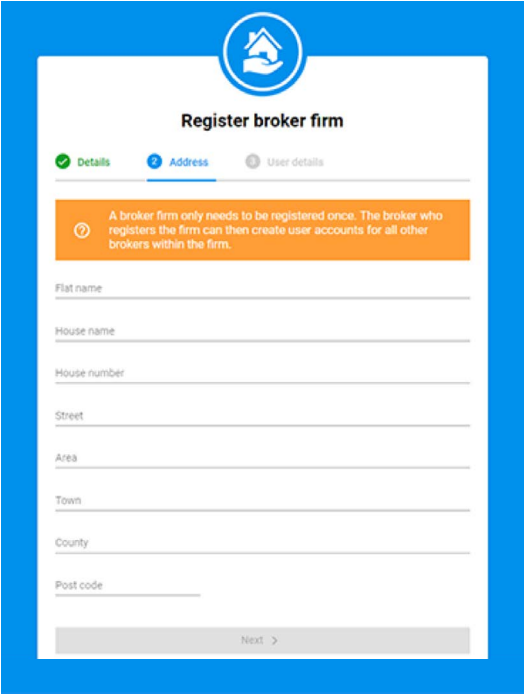
Contact telephone 1*
Max 25 characters 0/25

Contact telephone 2
Max 25 characters 0/25

Contact email address*

Next >

2



Register broker firm

1 Details 2 Address 3 User details

A broker firm only needs to be registered once. The broker who registers the firm can then create user accounts for all other brokers within the firm.

Flat name

House name

House number

Street

Area

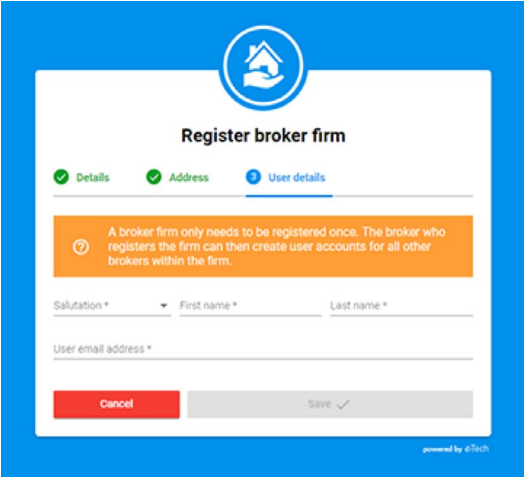
Town

County

Post code

Next >

3



Register broker firm

1 Details 2 Address 3 User details

A broker firm only needs to be registered once. The broker who registers the firm can then create user accounts for all other brokers within the firm.

Salutation* First name* Last name*

User email address*

Cancel Save ✓

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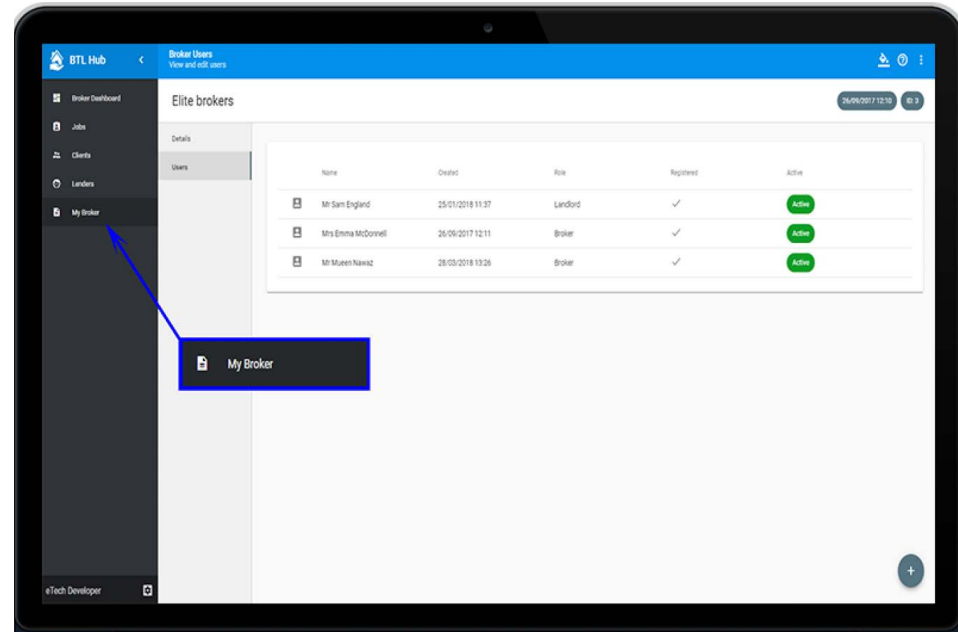
BROKER FIRM REGISTRATION CONTINUED...

Once your broker firm is registered, you can create new broker user logins.

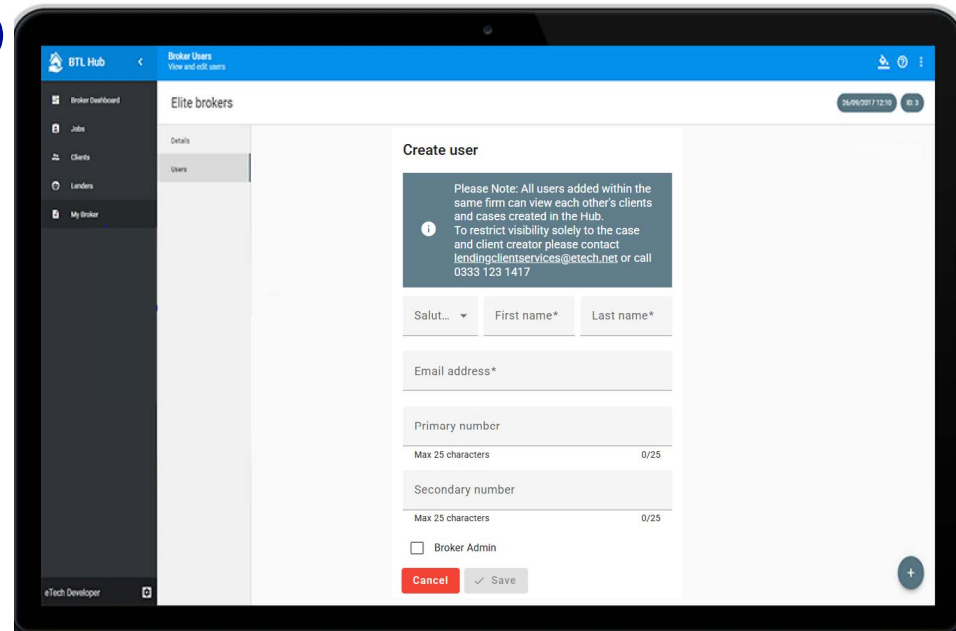
Navigate to the “My Broker” page and click on the “Users” tab.

To add a new user, click on the + icon, then fill in the broker’s name and email address before clicking “Save”.

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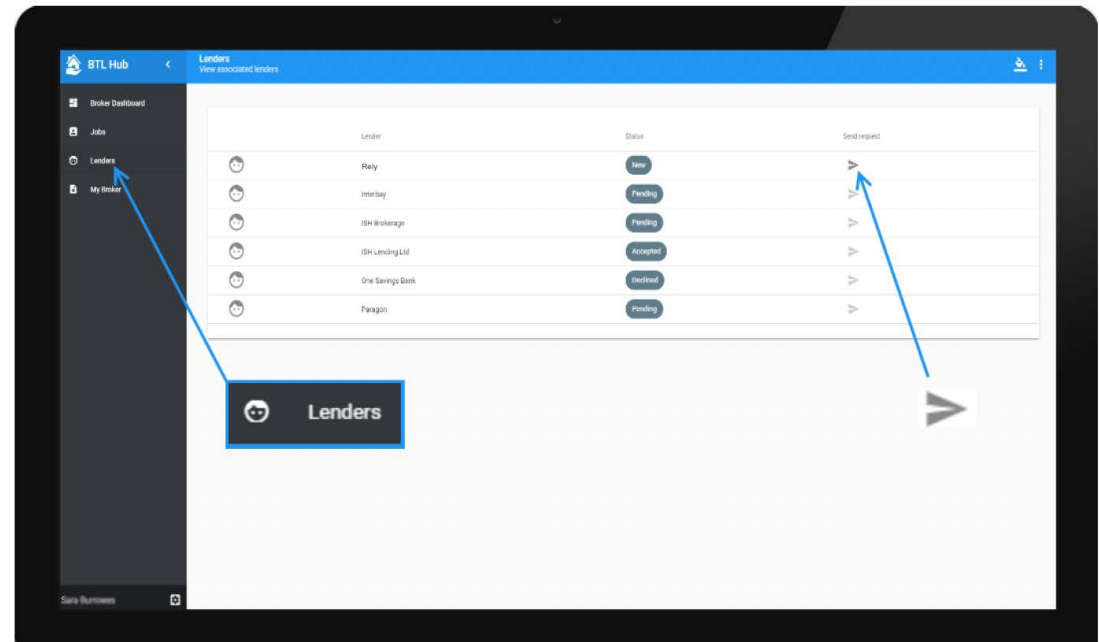
BTL HUB LINKING TO A LENDER

Once you're registered as a broker and have successfully logged in, you'll be directed to the Broker Dashboard. you'll need to link to a lender before creating any jobs.

Click on "Lenders" in the left-hand menu and a list of lenders that are available to you will be displayed. Find Rely in the list and then click on the "Send Request" icon ➤ .

The status will change to "Accepted" and Rely will appear on your dashboard. You can then submit your applications.

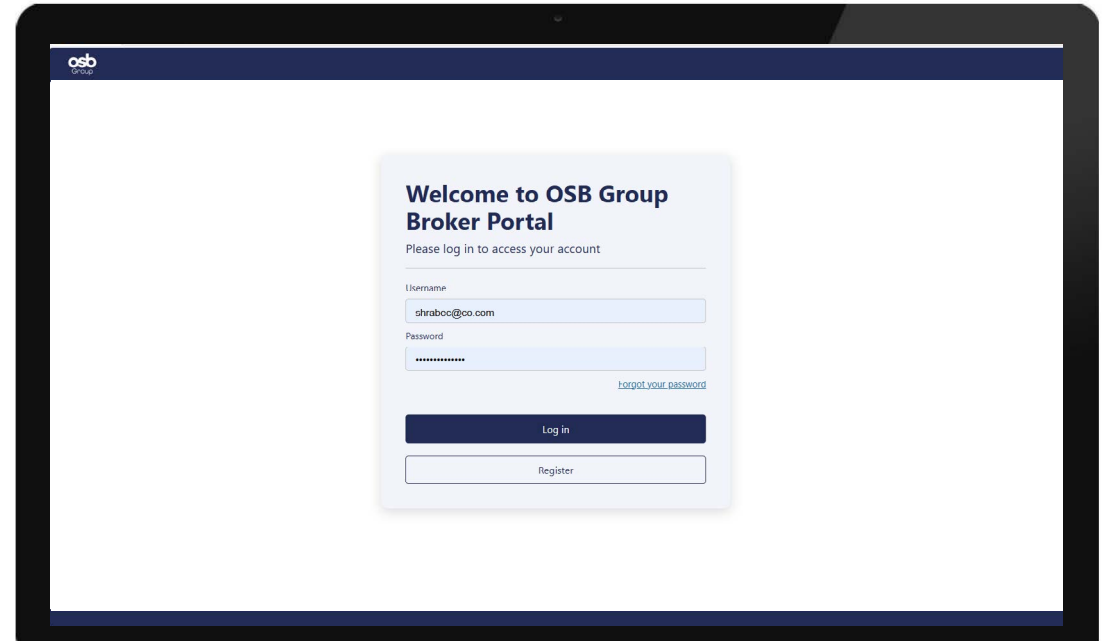
6



RELY BROKER PORTAL SUBMITTING AN APPLICATION

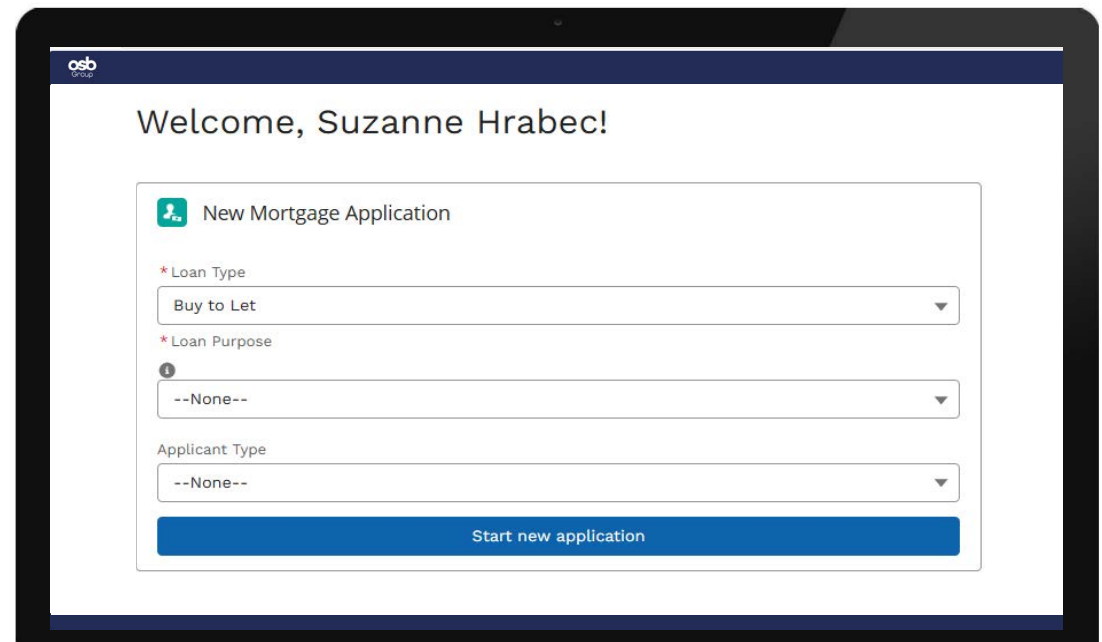
Log in to our Broker Portal and start a new buy to let application.

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The screenshot shows the login page of the OSB Group Broker Portal. The page has a dark blue header with the OSB Group logo. The main content area is white and features a light blue login box. Inside the box, the text "Welcome to OSB Group Broker Portal" is displayed, followed by "Please log in to access your account". There are two input fields: "Username" with the value "shrabec@co.com" and "Password" with masked characters. A "forgot your password" link is visible next to the password field. Below the input fields are two buttons: "Log in" (dark blue) and "Register" (light blue).

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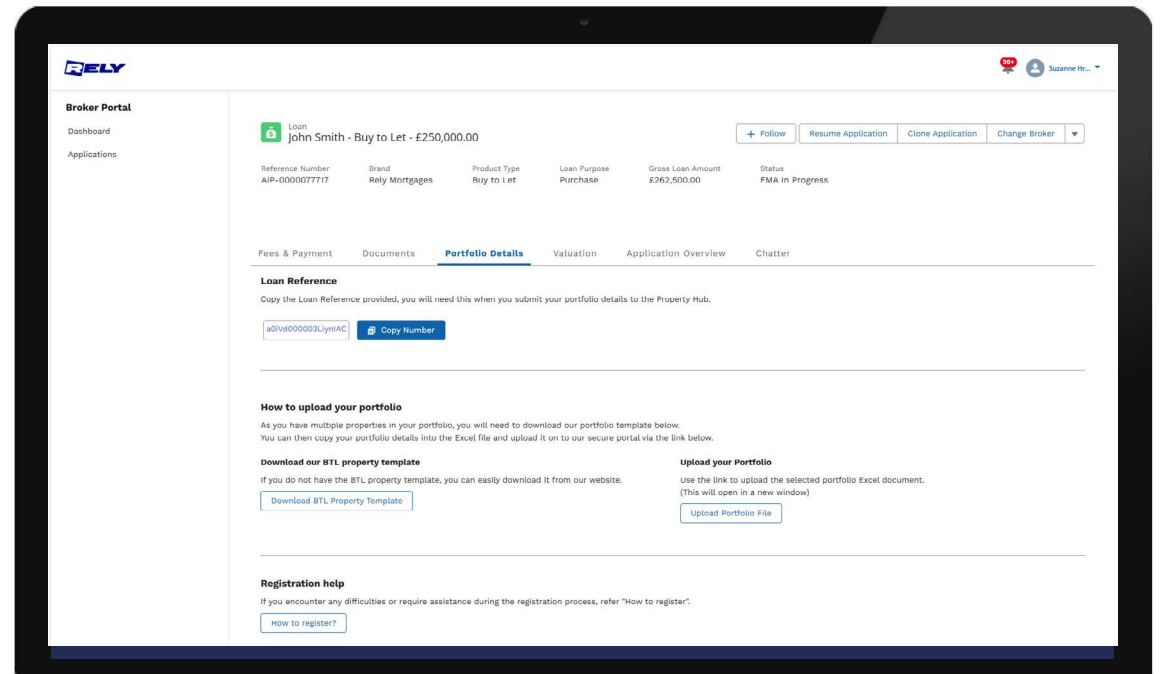


The screenshot shows the "New Mortgage Application" page of the OSB Group Broker Portal. The page has a dark blue header with the OSB Group logo. The main content area is white and features a light blue box with the title "New Mortgage Application". Inside the box, there are three dropdown menus: "Loan Type" (selected "Buy to Let"), "Loan Purpose" (selected "--None--"), and "Applicant Type" (selected "--None--"). Below the dropdown menus is a blue button labeled "Start new application".

RELY BROKER PORTAL SUBMITTING AN APPLICATION CONTINUED...

In the Portfolio details section, copy the loan reference number and click “Upload portfolio file” which will take you to the BTL hub login page.

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CREATING A NEW JOB

You'll be taken straight to the BTL hub log in screen. Log in using your existing BTL hub details and 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 postcode 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 it manually by clicking on "Enter Address Manually".

Please make sure the correct full address is shown as this will reduce delays further down the line.

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The screenshot displays the 'Create job' interface within the BTL Hub. At the top, there are three steps: '1 Address' (active), '2 Applicants (1)', and '3 Lender details'. The main heading is 'Enter job address details'. Below this, there is a section titled 'Address' with a grid icon. It prompts the user to 'Enter required fields in address to continue'. A search bar is present with the placeholder text 'Search for address' and a magnifying glass icon. Below the search bar, there is a dropdown menu showing a sample address: 'e.g 10 some street, cv10 9se'. Below the dropdown, there is a button labeled '(Enter address manually)'. At the bottom of the form, there are two buttons: a red 'Cancel' button and a grey 'Next >' button.

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CREATING A NEW JOB CONTINUED...

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 + icon next to the company name that has already been entered.

If there's more than one applicant, click on "Add Applicant". Once you've entered the details for the applicant(s), click "Next".

Paste in the loan reference number you copied from the Rely Broker Portal before clicking "Save".

You'll then be redirected 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".

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The screenshot shows the 'Enter job applicants' form in the BTL Hub. At the top, there are four tabs: 'Create job', 'Address', 'Applicants (1)', and 'Lender details'. The 'Applicants (1)' tab is active. The form contains the following fields:

- Applicant**: A search bar with the placeholder 'Search for an existing client'.
- Salutation***: A dropdown menu.
- First name***: A text input field.
- Last name***: A text input field.
- Email address***: A text input field.
- Contact telephone**: A text input field with a character limit of 'Max 25 characters' and a counter '0/25'.
- Companies**: A section with a '+ Companies' icon and a text input field 'Enter company name'. Below this, a note states: 'If any of the applicant's properties are held by a company, please enter the company name(s) here'.
- Add Applicant +**: A button at the bottom right of the form.

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The screenshot shows the 'Enter job lender details' form in the BTL Hub. At the top, there are four tabs: 'Create job', 'Address', 'Applicants (1)', and 'Lender details'. The 'Lender details' tab is active. The form contains the following fields:

- Select a lender and enter lender reference number to finish**: A dropdown menu with 'Lender*' and 'Rely' selected.
- Lender mortgage application reference number***: A text input field.
- Validate Reference Number**: A button with a checkmark icon.
- Cancel**: A red button.
- Save ✓**: A button with a checkmark icon.

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ADDING A PORTFOLIO OF PROPERTIES

On the following screen you can import your completed Property Portfolio template by clicking on “Import Properties”.

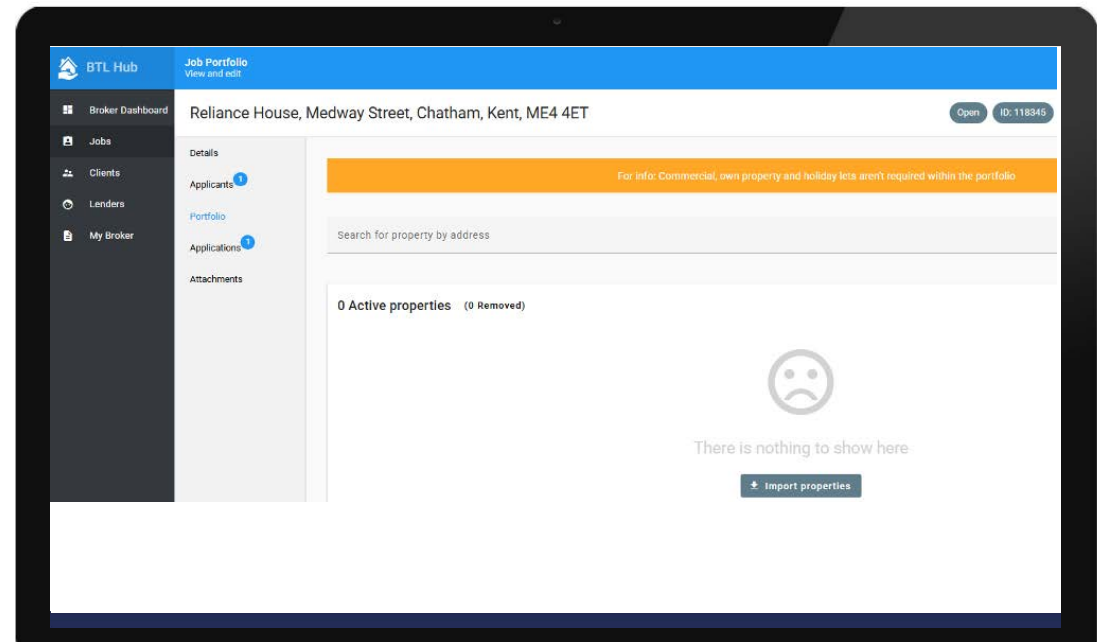
Please note that any commercial and semi-commercial properties or bridging loans should be removed before uploading.

In the “Import Properties” window, click into the dotted area. This will open up file finder on your computer.

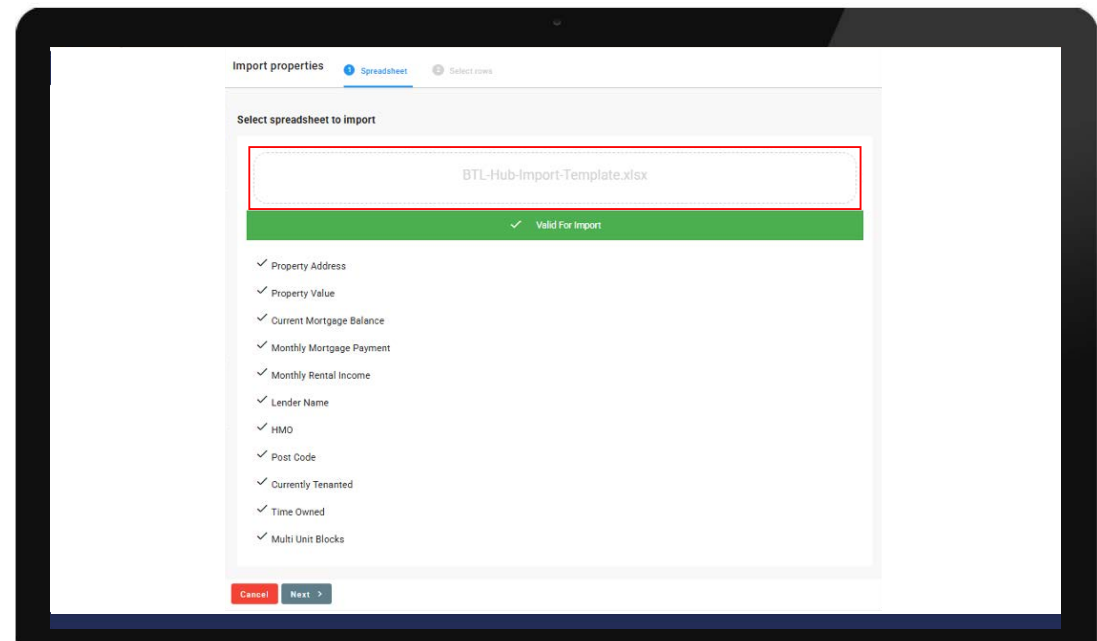
You can then select the portfolio spreadsheet file you wish to import and click “Open”.

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

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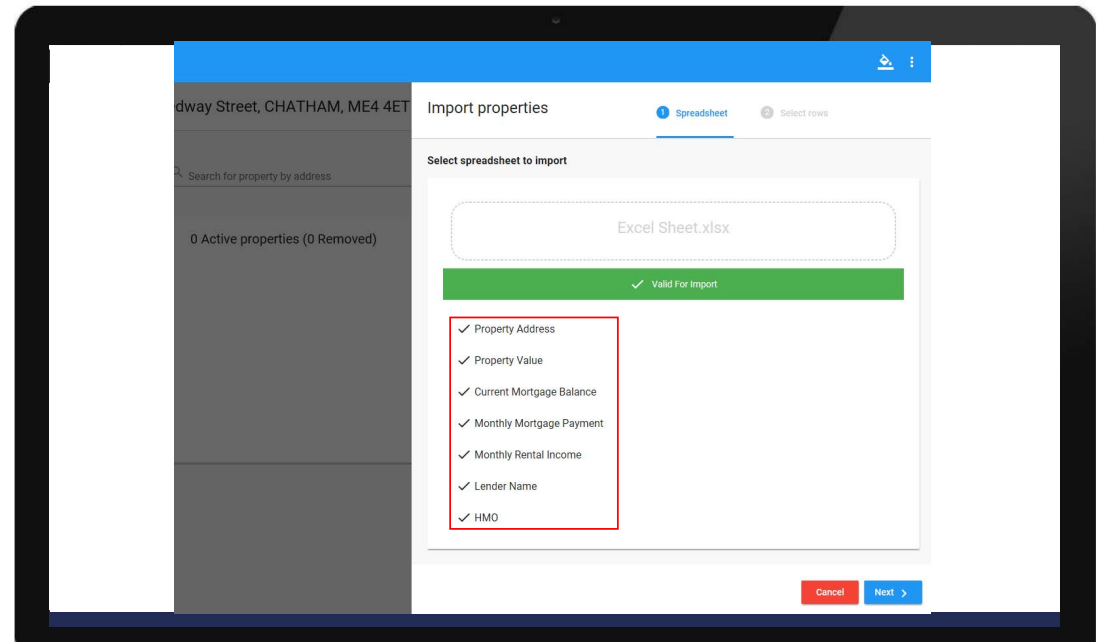
ADDING A PORTFOLIO OF PROPERTIES CONTINUED...

Once you've selected the portfolio file, the Submission Platform will identify the properties within the spreadsheet. To save time when compiling a portfolio, it's important to use the following column headings to organise the portfolio data:

- Property Address
- Property Value
- Current Mortgage Balance
- Monthly Mortgage Payment
- Monthly Rental Income
- Lender Name
- HMO

Click "Next".

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ADDING A PORTFOLIO OF PROPERTIES CONTINUED...

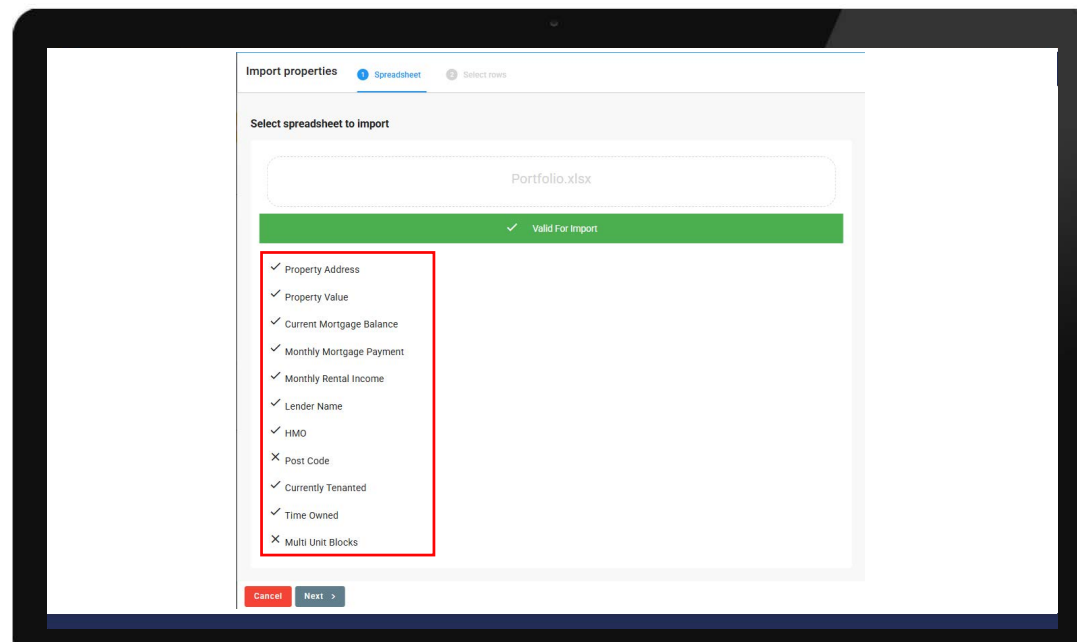
The portfolio data will be displayed, showing any missing information or unverified addresses.

Once the portfolio has been created, additional properties may be added using another spreadsheet by clicking the three-dotted icon and selecting "Import Properties".

You can also insert an address manually by clicking the + icon.

From the three-dotted 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 three-dotted icon and "View removed properties".

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By default, the Submission Platform will select all valid addresses for import. However, you can deselect any addresses that you don't wish to import by clicking on the tick next to an address. Once you're happy, click "Import". Please remove any commercial and semi-commercial properties or bridging loans before uploading.

For MUFB/converted properties with multiple flats that are separately saleable please list out each flat separately

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VALIDATING PORTFOLIO FOR SUBMISSION CONTINUED...

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

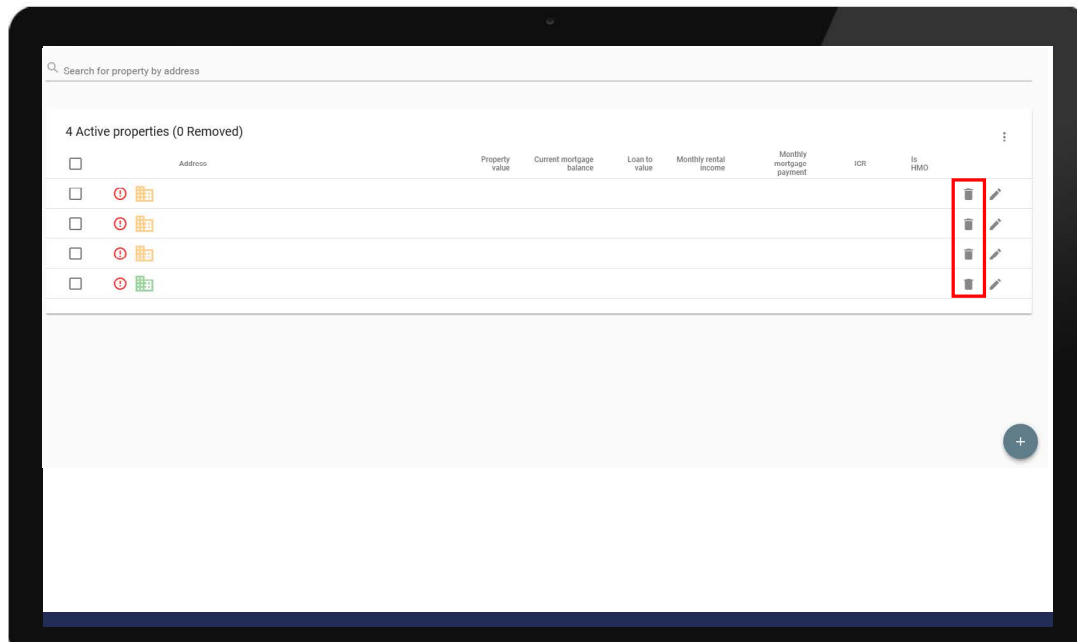
Resolve Warnings

If any key information is missing from a property, a warning icon will appear .

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 missing information is provided, the exclamation mark will disappear.

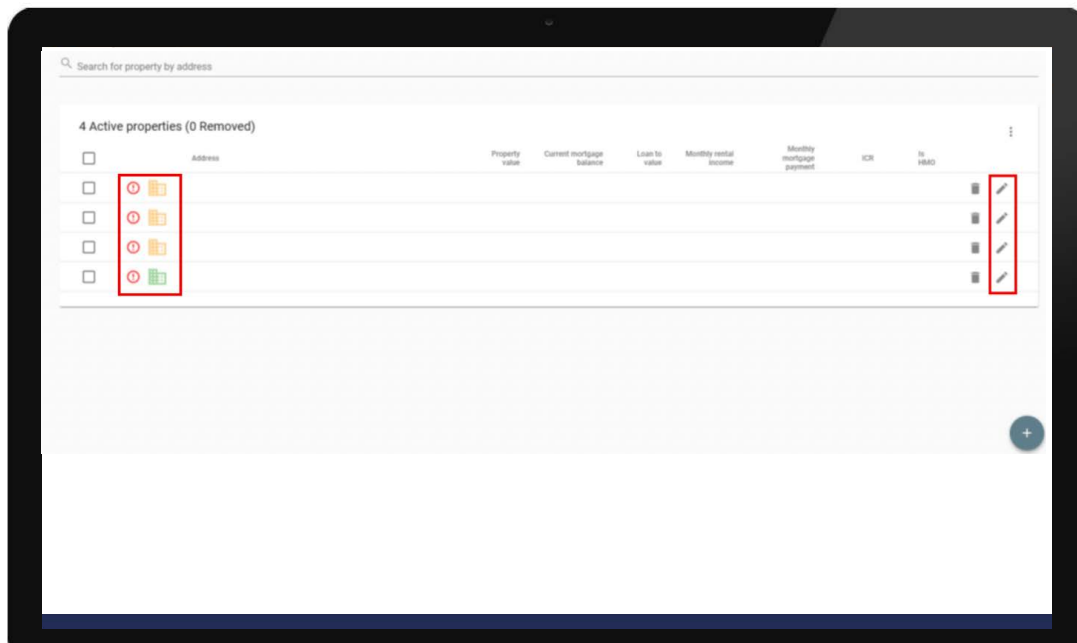
Once all required data has been inputted, the Submission Platform will calculate the Total Value of Properties, Total Current Mortgage Balance, Total Monthly Rental Income, Total Monthly Mortgage Payment and the LTV and ICR percentages.

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	Address	Property value	Current mortgage balance	Loan to value	Monthly rental income	Monthly mortgage payment	ICR	Is HMO	
☐									 
☐									 
☐									 
☐									 

17a



	Address	Property value	Current mortgage balance	Loan to value	Monthly rental income	Monthly mortgage payment	ICR	Is HMO	
☐									 
☐									 
☐									 
☐									 

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VALIDATING PORTFOLIO FOR SUBMISSION

If the “edit” 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 make the necessary amendments by returning to the portfolio.

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Not Valid for submission

[Click to see error details](#)

Submit

Edit

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VERIFYING ADDRESS

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, the system will attempt to verify the addresses within the portfolio.

The following icons will be displayed to the left of the property address:



A green building icon means the address has been verified.



An amber building icon highlights imported properties where the address has not been verified.



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 postcode or the first line of the address and selecting from the drop-down list.

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SUBMITTING AN APPLICATION

Once an application is suitable for submission, the “Submit” button on the “Applications” screen will be enabled. It’s recommended that all information is double-checked before submitting, to avoid delays.

Any change to the portfolio details after this point 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.



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Summary of broker declared values

	£35,722,910 Total Value of Properties		£139,039 Total Monthly Rental Income		46.69% LTV %
	£16,677,399 Total Current Mortgage Balance		£64,721 Total Monthly Mortgage Payment		214.83% ICR %

For info: Commercial, own property and holiday lets aren't required within the portfolio

Please remember to submit this Application to the Lender

Submit

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Rely

New

Lender ref: Rely Test case Created: 08/09/2025

Submit

Edit

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Summary of broker declared values

	£1,100,956 Total Value of Properties		£4,474 Total Monthly Rental Income		48.25% LTV %
	£531,257 Total Current Mortgage Balance		£1,809 Total Monthly Mortgage Payment		247.29% ICR %

For info: Commercial, own property and holiday lets aren't required within the portfolio

Please remember to submit this Application to the Lender

Submit

Search for property by address

4 Active properties: (0 Removed)

☐	Address	Property value	Current mortgage balance	Loan to value	Monthly rental income	Monthly mortgage payment	ICR	Is HMO	Is duplicate	EPC rating	
☐		£181,153	£113,333	62.56%	£388	£506.63	175.20%	☒	☒		
☐		£252,537	£0	-	£1,218	£0	-	☒	☒		
☐		£280,951	£206,100	73.36%	£1,163	£842.48	181.02%	☒	☒		
☐		£289,315	£211,804	73.98%	£1,205	£860.12	192.34%	☒	☒		

