

Portfolio Landlord Guide

This is a guide to help you complete a portfolio landlord case

We've put together this guide to take you through the steps needed to complete a portfolio landlord case.

It's easier to find your way around by using the Navigation Pane on the left-hand side. Go to the Navigation Pane choose the relevant heading, if the Navigation Pane is missing, go to 'view' and select the option for Navigation Pane.

How to create a case

Please choose either purchase or remortgage, tick BTL and select ". We'll ask you if by completing this application your clients will own 4 or more mortgaged BTL properties, this is a requirement for a portfolio landlord application.

The screenshot shows a two-column form interface. The left column is titled 'PLEASE SELECT' and contains three sections: 'Application type' with radio buttons for 'New Purchase' (selected), 'Remortgage', and 'Product Transfer'; 'Property purpose' with radio buttons for 'Owner Occupation' and 'Buy to Let' (selected); and a question 'On completion of this application, will the applicant(s) own four or more mortgaged Buy To Let properties?' with 'Yes' (selected) and 'No' options. The right column is titled 'BEFORE YOU PROCEED' and contains a 'Payment route' dropdown menu, a list of statements to confirm, and three checked checkboxes: 'I confirm that all of the above statements apply', 'I confirm that all applicants have consented to my acting on their behalf', and 'I confirm that I have read 'Use of my information' to the applicant(s) and they agree to their information being used in the way specified: here'. At the bottom, there are 'Cancel' and 'Add applicants' buttons.

The next stage is to add all the applicants; this will create the case. From here you have the option to produce an illustration or get a decision.

Get a Decision (DIP)

Getting a Decision In Principle (DIP) for a portfolio landlord is very similar to the process for a non-portfolio case, the only difference is the additional 'Existing Properties' page which will need to be completed.

Loan Requirements Screen

On this screen you'll be asked to key in some portfolio details, **including the security property**:

The screenshot shows a web interface for 'Loan requirements'. On the left is a sidebar with a progress indicator for various sections: Personal details, Address history, Current income, Committed expenditure, Future changes, Existing properties, Credit history, and Submit for decision. The 'Loan requirements' section is highlighted in orange. The main content area is titled 'PORTFOLIO DETAILS' and contains a warning: 'The only portfolio information required for a Decision In Principle is the summary below. The full portfolio information should only be completed in Portfolio Manager and a portfolio ID created and linked to the application prior to submission.' Below this, there are four input fields with labels: 'Total number of properties (Including Security Property)', 'Total outstanding mortgage balance (Including Security Property)', 'Total portfolio value (Including Security Property)', and 'Total Portfolio Monthly Rental Income (Including Security Property)'. Each field has a small '£' icon and a text input box.

Existing Properties Screen

We need to know about your clients existing properties, please only include the following:

- **Existing residential properties**
- **BTL property being applied for if this is remortgage case**

BTL purchase cases will be included within the portfolio manager along with the rest of the BTL properties.

The screenshot shows the 'EXISTING PROPERTIES' screen. On the left sidebar, the 'Existing properties' section is highlighted in orange. The main content area has a large orange heading 'EXISTING PROPERTIES' and a sub-heading 'Section requires attention before a DIP request can be made.' Below the heading is a paragraph of instructions: 'Details of buy to let properties should be entered to Portfolio Manager prior to submitting the full application. This section should only include the details of existing residential properties, except for Buy to Let remortgage applications where you should also include the details of the property being remortgaged.' There are two main boxes: 'ADD PROPERTY' with an 'Add' button and 'PROPERTY LIST' which says 'No existing property details have been added.' At the bottom, there are three buttons: 'Future changes', 'Credit history', and 'Submit for decision'.

After this stage the DIP will be submitted to Accept/Refer, and you can now select a product and on to Full Mortgage Application (FMA).

Product Selection

Here you can search for all products or a specific product code.

Summary

LOAN REQUIREMENTS

Repayment
£75,000

Interest only
£0

Preferred term
25 year(s) 0 month(s)

AFFORDABILITY

Calculations are based on current DR.

Maximum borrowing
£128,000

Maximum BTL stressed borrowing
£104,727

Minimum term
5 year(s) 0 month(s)

PAYMENT ROUTE

MortgageClubtest

Product search

Please enter details of the first loan part.

Repayment amount
£ 75000

Interest only amount
£ 0

Year(s)
25

Month(s)
0

Code (optional)

Search

To see product details including a summary, ERC's, features etc click on the black text under Name/Code.

ACCORD MORTGAGES

Leanne Pidgeon Case ID: X500008968

policy Satish Kumar Case summary

PRODUCT SEARCH RESULTS

Displaying 13 product(s) based on a £75,000 repayment amount

Filters

Feature

- Cashback Fixed Amount
- Free Valuation
- Overpayments
- Portable

Product type

- Fixed
- Tracker

Beneficial rate period

Product information

Summary ERCs Features Fees Rates

Code 91101 APRC 3.8%

Name 2.13% fixed rate to 30/04/26 Max LTV 75.00%

Description 5 YR FIX 2.13% - 30/04/26 - 75% LTV Cashback £500.00

Close

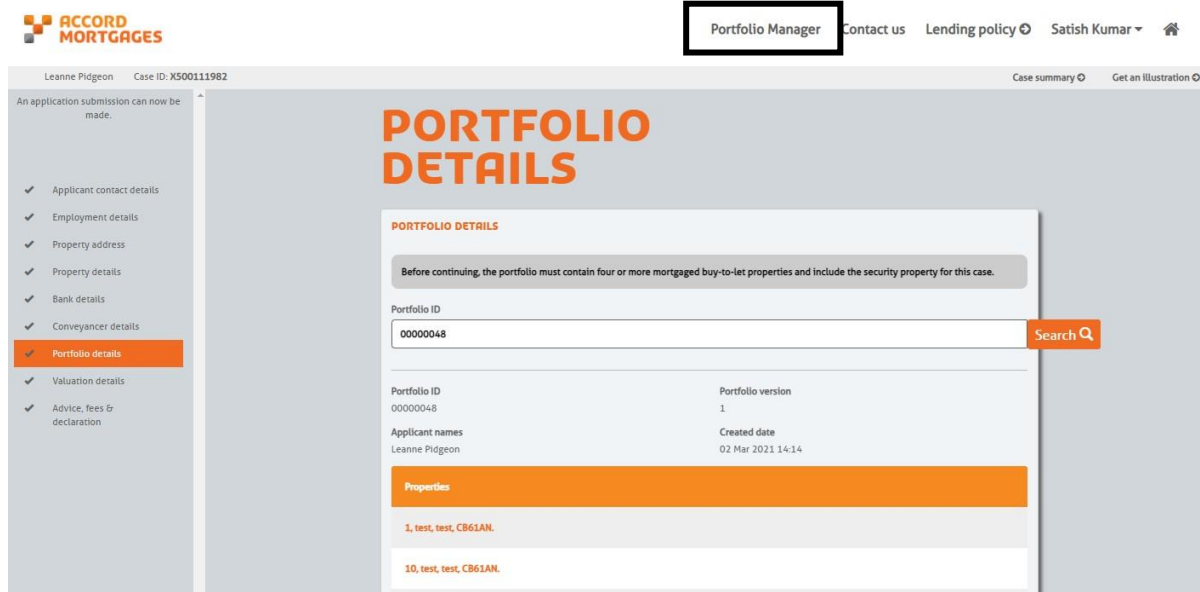
Products

Name / Code	Rate	Type	Fee	Monthly payment	Total amount payable	
2.13% fixed rate to 30/04/26 91101	2.13%	Fixed 5+ Years	£1,495.00	£322.47 without fees £328.90 with fees	£116,142.92 without fees £116,931.54 with fees	Select
1.82% fixed rate to 31/03/24 103219	1.82%	Fixed 3 Years	£1,995.00	£311.19 without fees £319.47 with fees	£119,666.67 without fees £120,800.02 with fees	Select

After you've selected the product, you can choose to generate an illustration and to apply to proceed to the Full Mortgage Application (FMA).

Full Mortgage Application (FMA)

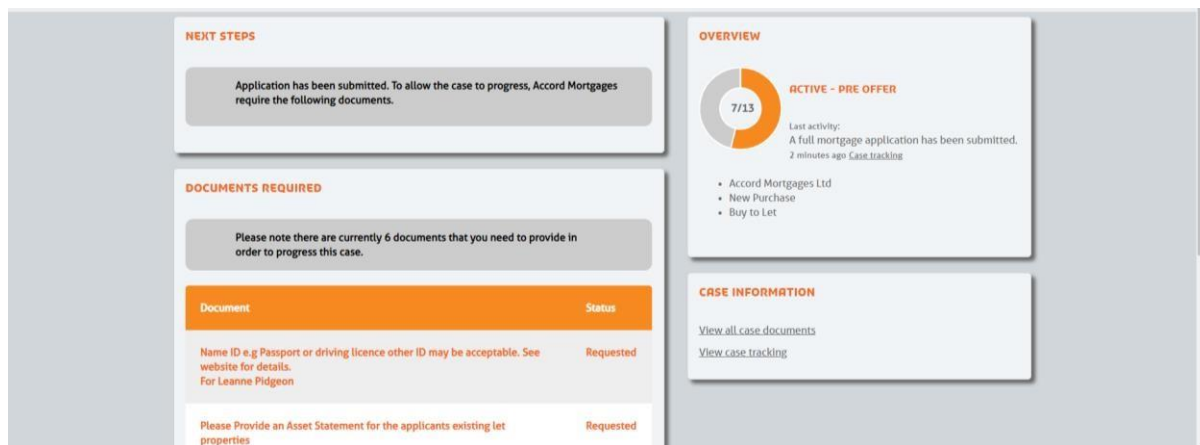
The only difference within the FMA for a portfolio case is the 'Portfolio Details' page.



You can search for completed portfolios on this page or create one. To create one, click 'Portfolio Manager' at the top of the screen, this will open a separate page for you to create a portfolio.

Once added, you can proceed to submit the application.

From the case summary screen, you can access 'all case documents' under Case Information. You can obtain a copy of the application summary report, along with DIP report and certificate (if DIP accepted)



Portfolio Manager

Portfolio manager can be selected at the top of your screen when you're logged in.

You can create a portfolio at any time, pre/post DIP or at FMA. It opens a separate page, so you can complete alongside doing the app and refer back to the manager if you need to.

PORTFOLIO MANAGER

Search by name or portf

Welcome to Portfolio Manager. You can create a portfolio from scratch, upload a template or search for an existing portfolio. Please ensure that the portfolio includes all buy to let properties, including any owned within a Special Purpose Vehicle/Limited Company, as well as the Security Property.

UPLOAD A FILE

Use this option to upload a portfolio through an .xlsx file. You will need to download our template below which allows you to enter your portfolio information in the correct format and upload to Portfolio Manager. Please ensure that the portfolio includes all buy to let properties, including any owned within a Special Purpose Vehicle/Limited Company, as well as the Security Property.

[Portfolio Manager template.xlsx](#)

CREATE PORTFOLIO FROM SCRATCH

Use this option to create a portfolio completely from scratch. You will start with a blank page and will need to add all the properties one at a time. Please ensure that the portfolio includes all buy to let properties, including any owned within a Special Purpose Vehicle/Limited Company, as well as the Security Property.

Number of applicants
1 2 3 4

Are any of the applicants directors and/or shareholders for any limited companies which own properties?

If "yes" is selected, then further questions are populated that need completing. Then you to enter further details you need to click "create".

Are any of the applicants directors and/or shareholders for any limited companies which own properties?

Company name

Company number

	Director?	Shareholding
Pine	<input type="button" value="Yes"/> <input type="button" value="No"/>	<input type="text"/> %

No other limited companies have been entered.

You've the option to either upload a template or create portfolio from scratch.

Create a portfolio from Scratch

When creating portfolio from scratch, enter the applicants name and select Create.

To add properties to the portfolio (**including the security**) click '+'

TEST

Incomplete

Total portfolio value £0

Total outstanding mortgage balance £0

Total loan to value (LTV)

0%

Total monthly rental income £0

Total number of properties 0

Total interest coverage ratio (ICR)

All entered properties will be part of the submitted portfolio but you can include / exclude properties from the calculations displayed by using the checkboxes below.

Stress rate (%)

You can enter any stress rate by overtyping the value above.

[View BTL lending criteria](#)

Property information (0)

No properties added yet. You need to provide the details of all buy-to-let properties owned by your client(s), either mortgaged or unencumbered whether owned privately or through a Special Purpose Vehicle/Limited Company. Ensure that you include the security property of any application to which this portfolio applies.

Select the + button to add a new property.

[Cancel](#) [Create Portfolio ID](#)

Welcome, Satish Kumar

ADD PROPERTY

Please complete all address and property details.

ADDRESS

Building name or no

Postcode

[Find Address](#)

[Enter address manually](#)

PROPERTY DETAILS

Is the property subject to an application with us?

Type of property

If this is a new purchase it will ask for purchase date, use either an estimate of the date or use the date of application.

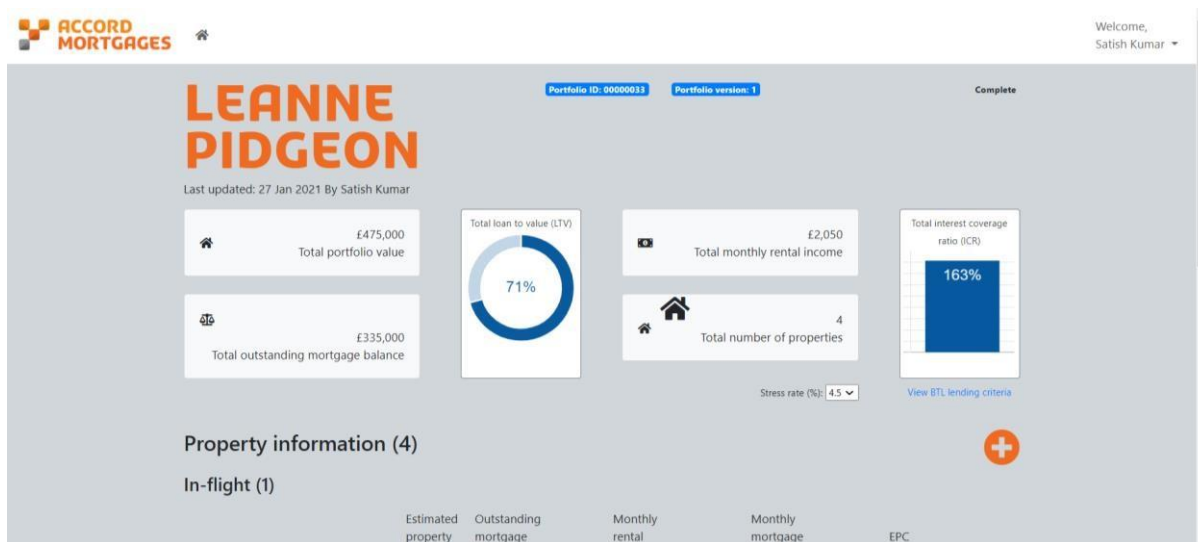
Also, if any of the applicants are Directors and / or Shareholders for any Limited Companies, then if you select yes before starting, it will give you the option where it states “who owns the property” to change between the applicant and Limited Company.

Is the property subject to an application with us? - When adding the security property, you need to select Yes – Purchase/Remortgage with the group. Also, ensure the address matches the FMA property screen exactly.

It will then ask for Mortgage details, when keying in the Purchase security, you can estimate the monthly mortgage payment and select Accord as the lender.

Once a BTL property has been added, it will show on the portfolio page.

Any BTL property subject to an application with us or another lender will show as 'in flight' on the portfolio screen.



Address	Estimated property value	Outstanding mortgage balance	LTV	Monthly rental income	ICR	Monthly mortgage payment	Lender	EPC rating
1, test, test, CB6 1AS Address complete.	£100,000	£75,000	75%	£500	178%	£250	Accord...	D - (55 - 68)
10, test, test, CB6 1AS Address complete.	£115,000	£80,000	69.57%	£550	183%	£300	Barnsl...	Unknown
50, test, test, CB6 1AS Address complete.	£110,000	£70,000	63.64%	£450	171%	£250	Alder...	A - (92 - 100)
99, test, test, CB6 1AS Address complete.	£150,000	£110,000	73.33%	£550	133%	£350	Godiva...	D - (55 - 68)

Cancel Save changes to existing portfolio

Once all properties have been entered select 'Create portfolio ID' or 'Save changes to existing portfolio' (if already created).

The portfolio ID can be found at the top of the screen, in blue text. This is then entered at FMA on the 'Portfolio' page.

Create a portfolio from a template

Please ensure that you download the latest version of the Portfolio Manager Template using the link on the screen (highlighted in blue), as it may not be possible to upload old versions.

Populate your client's portfolio details in the template and save it to a location on your computer. When the template is populated and saved, click on the Browse link on the screen and select the appropriate Portfolio Template, then click on Upload to upload it into MSO Portfolio Manager.

MSO will alert you if there have been any problems uploading the template. MSO will assign a Portfolio ID which you should make a note of. You can then view and edit the uploaded portfolio in Portfolio Manager by entering the portfolio ID in the search bar on the top right of the screen.

If this is a new purchase it will ask for purchase date, use either an estimate of the date or use the date of application.

The final question on the spreadsheet - Is the property subject to an application with us? - When adding the security property, please select Yes – Purchase/Remortgage with the group.

Below is what the spreadsheet template looks like.

Accord Mortgages Buy To Let Portfolio Upload Form



Please complete this form with the details of all properties in your client's Buy to Let portfolio, including any inflight Buy to Let applications with either Accord or another lender (by inflight we mean other ETL applications currently being processed). You must also include any ETL properties held in a Special Purpose Vehicle/Limited Company. You should use this portfolio upload form where the applicant(s) are portfolio landlords. The definition of a portfolio landlord is that, on completion of their mortgage application with Accord, your client will have 4 or more mortgaged ETL properties (including inflight applications on the assumption they will complete). Please ensure that the portfolio aligns with our current Accord Lending Criteria which can be found on the Accord website. **Please ensure that the portfolio includes the Security Property which is the subject of the application to which this portfolio applies.**

Applicant 1 - full name Applicant 2 - full name

Please detail below if any applicants are director / shareholders and party to any mortgages in any Background Limited Companies:

Company name	Company number	Applicant 1		Applicant 2	
		Director?	Shareholding percentage	Director?	Shareholding percentage

Who owns the property?			Building name or number	Flat number	Postcode	Number of bedrooms	Type of let	Type of property	Month/year of purchase (DD/MM/YYYY)	Mortgage balance at completion	Current monthly mortgage payment	Mortgage leader	Current estimated value	Gross rental
Applicant 1	Applicant 2	Background Limited Company (enter company number)												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												

Below is a clearer look at the details required, there are some further questions around the property, but you will be able to clearly see all these when you download the spreadsheet fully.

Please detail below if any applicants are director / shareholders and party to any mortgages in any Background Limited Companies:

Company name	Company number	Applicant 1		Applicant 2	
		Director?	Shareholding percentage	Director?	Shareholding percentage

Who owns the property?			Building name or number	Flat number	Postcode	Number of bedrooms	Type of let	Type of property
Applicant 1	Applicant 2	Background Limited Company (enter company number)						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						

Amending a Portfolio

Applicants	Portfolio ID	Number of properties	Properties	Last updated
Leanne Pidgeon	00000033	4	1, test, test, CB6 1AS 10, test, test, CB6 1AS 50, test, test, CB6 1AS 99, test, test, CB6 1AS	27 Jan 2021 By Satish Kumar
Leanne Pidgeon	00000032	5	1, test, test, CB61AN 10, test, test, CB61AN 99, test, test, CB61AN	27 Jan 2021 By Satish Kumar

Show all properties

You can search for existing portfolios using the search bar, either by the client's name or the portfolio ID itself.

To view or amend a portfolio, click to open the one you need from there you can make changes if needed.

Please Note: If you make changes to a portfolio that has already been submitted to FMA you'll need to update and save the changes in the portfolio manager and contact your underwriter. Your underwriter will need to complete a case data update (CDU) to refresh the portfolio which will pull the details through to the decision engine.

If you make changes and take back control of the case, the following steps need to be followed,

If changes are made to a portfolio that has already been uploads on a submitted FMA, you must go back into the FMA and refresh the updated portfolio, by **taking back control** on the case summary page and selecting **'Attach up to date portfolio'**:

Leanne Pidgeon Case ID: 1500006930

I confirm that all applicants have consented to the case data being amended on their behalf.

REASON FOR UPDATE

Choosing to take back control of the case will suspend all other activity on the case until you resubmit it. Please note that when you confirm below that you wish to continue to update the case, you will not be able to abort this process; the only way to progress will be to resubmit the application.

Please select the primary reason for updating the application

- Input a new replacement property
- Change of product(s)
- Attach up to date property portfolio
- Update to decision in principle data
- Update to full mortgage application data

Please note that you will be unable to change the security property or valuation details.

Cancel Start

In the FMA, go to the portfolio page and search for the updated portfolio, select and proceed but you will need to make sure the updated date is refreshed then resubmit the FMA.

Leanne Pidgeon Case ID: IS00006930 Case summary Get an illustration

An application submission can now be made.

- ✓ Applicant contact details
- ✓ Employment details
- ✓ Property address
- ✓ Property details
- ✓ Bank details
- ✓ Conveyancer details
- ✓ Portfolio details**
- ✓ Valuation details
- ✓ Advice, fees & declaration

PORTFOLIO DETAILS

Before continuing, the portfolio must contain four or more mortgaged buy-to-let properties and include the security property for this case.

Portfolio ID: Search

Portfolio ID	Portfolio version
00000032	1
Applicant names	Created date
Leanne Pidgeon	27 Jan 2021 11:47

Properties

- 1, test, test, CB61AN.
- 10, test, test, CB61AN.

The FMA is then resubmitted and will show as Pre-Offer:

Leanne Pidgeon Case ID: IS00006930 Portfolio Manager Contact us Satish Kumar

CASE SUMMARY

NEXT STEPS

Application has been submitted. To allow the case to progress, Accord Mortgages require the following documents.

OTHER OPTIONS

- [Take back control of the case](#) to change some details on the application

DOCUMENTS REQUIRED

Please note there are currently 6 documents that you need to provide in order to progress this case.

OVERVIEW

ACTIVE - PRE OFFER

Last activity: A full mortgage application has been submitted, a few seconds ago [Case tracking](#)

- Accord Mortgages Ltd
- New Purchase
- Buy to Let

CASE INFORMATION