

YBS COMMERCIAL MORTGAGES BROKER PORTAL GUIDE V0.1

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

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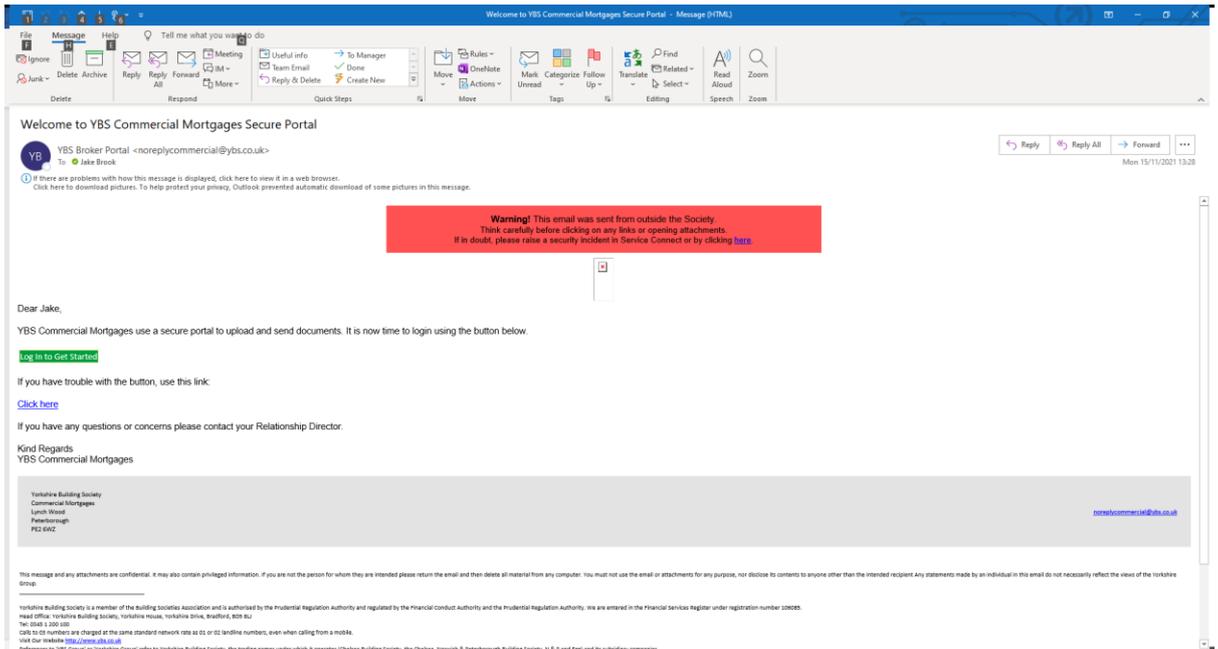
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Portal Link - [Login | YBS Broker Portal \(force.com\)](#)

Setting up your account.

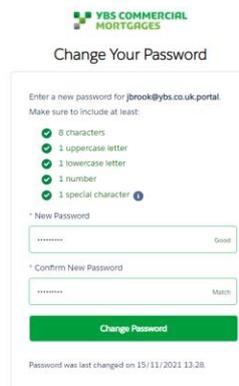
When you are enabled as a Broker portal partner user, you will receive an automated email from noreplycommercial@ybs.co.uk – This is an unmonitored mailbox. This email will contain a link for you to set up your account with us, use the below guide to get you started.

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



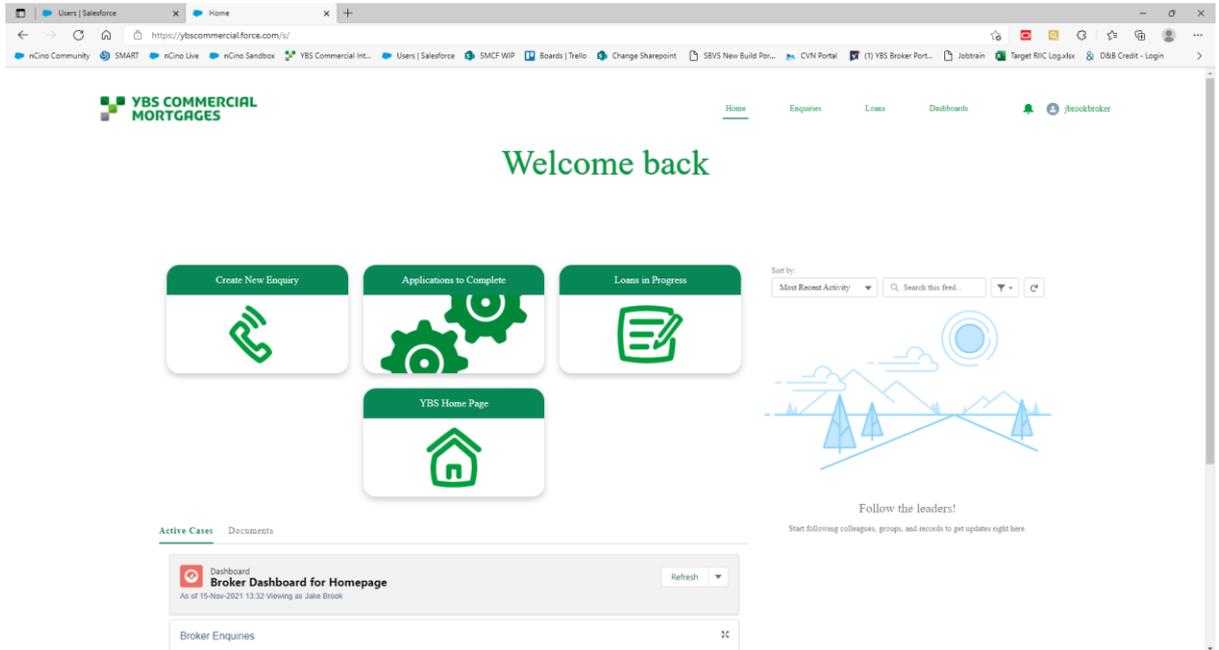
2. Click the ‘Log In to Get Started’ Link highlighted in green.

3. This will take you to a password set up page, set a memorable password and click change password.

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- 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.

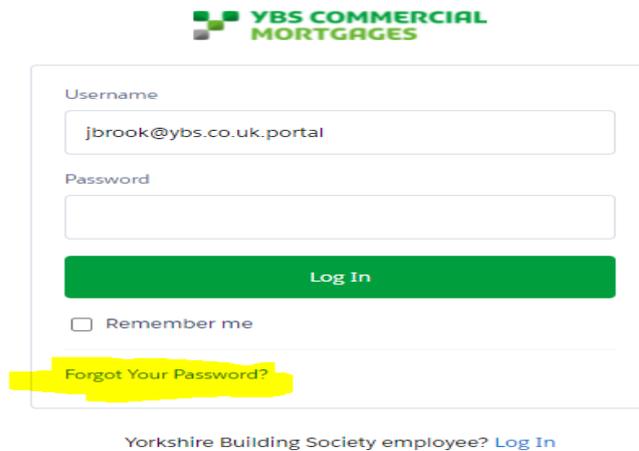


You are now free to use our broker portal. This guide has support and step by step guides for you to use for support and training on our portal. If you have any questions or issues whilst using our portal, please contact your dedicated Relationship Director.

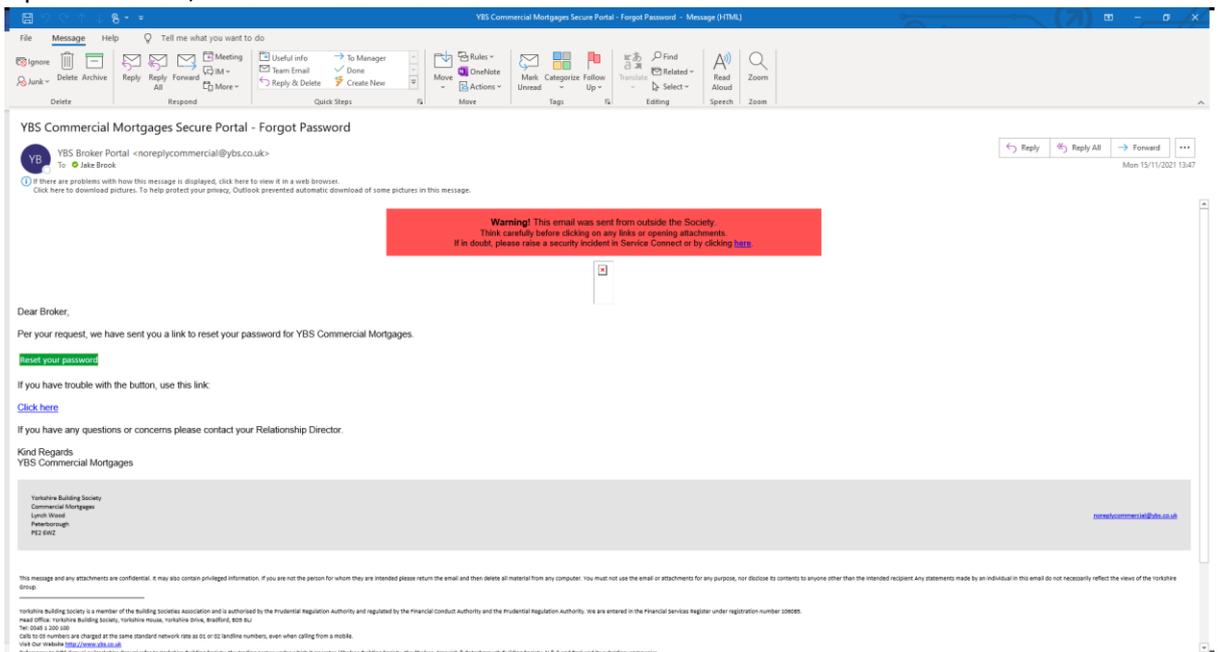
Forgotten Password

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;

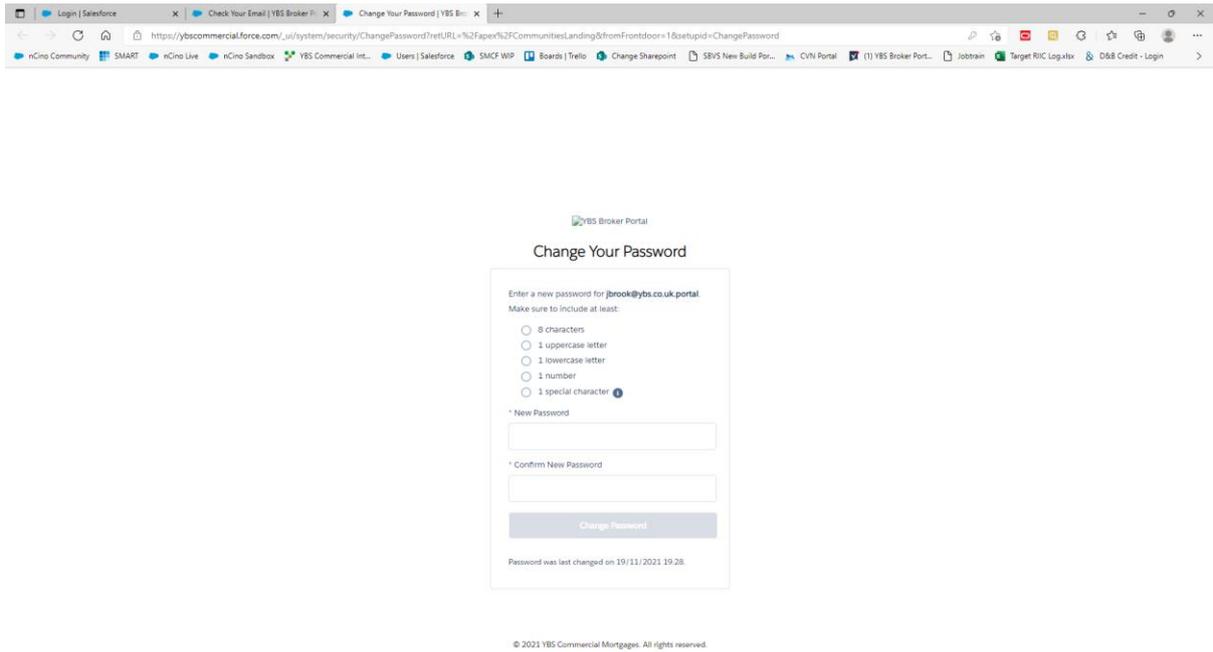
- On the log in homepage – click ‘Forgot Your Password?’



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



4. Click the 'Reset your password' link highlighted in green.
5. This will take you to a webpage to create a new password

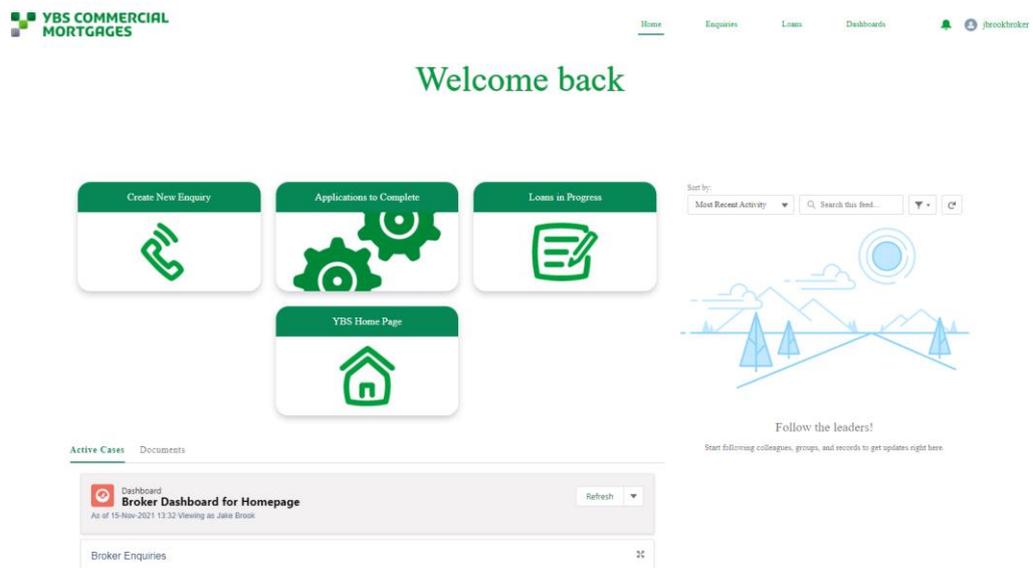


6. Reset your password and click change password
7. This will then re-set your password and take you through to the portal homepage.

Navigating our portal homepage

In this section we will talk through all of the different options 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

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](#)

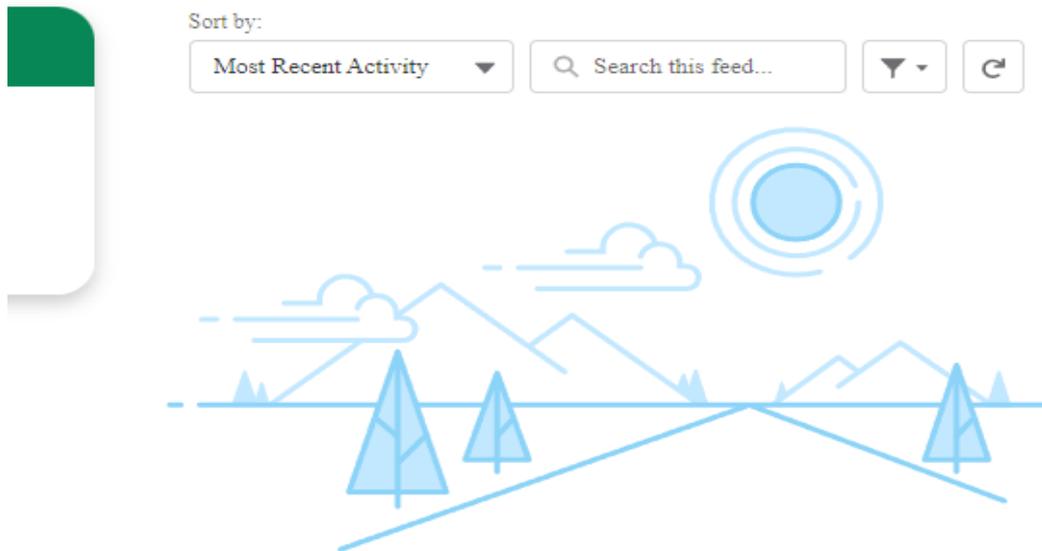
[Enquiries](#)

[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



Follow the leaders!

Start following colleagues, groups, and records to get updates right here.

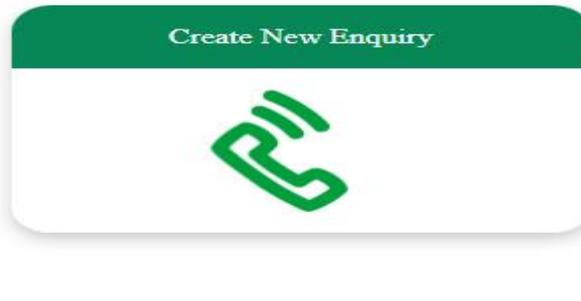


This section will show you your latest notifications on your loans.

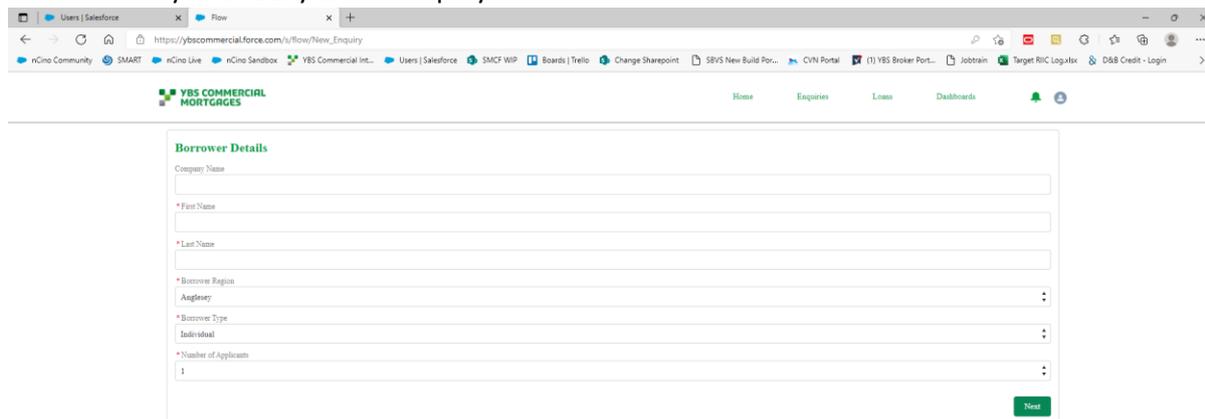
Submitting an Enquiry

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

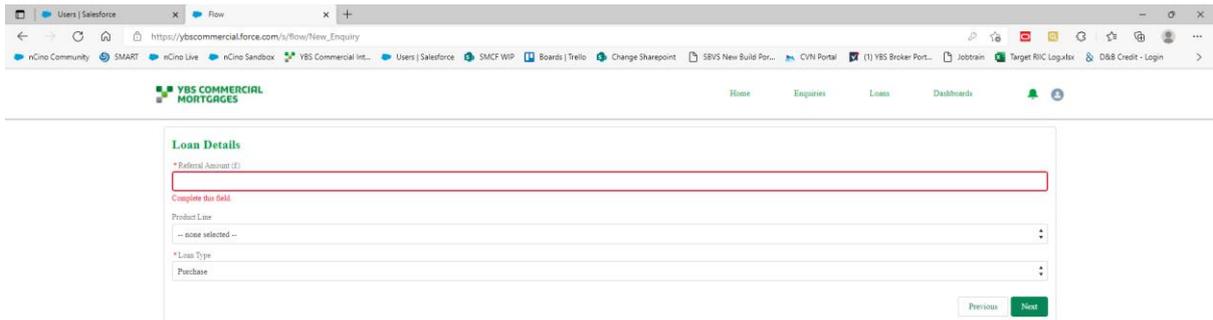


2. This will take you directly to our enquiry form



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).
 - 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) .



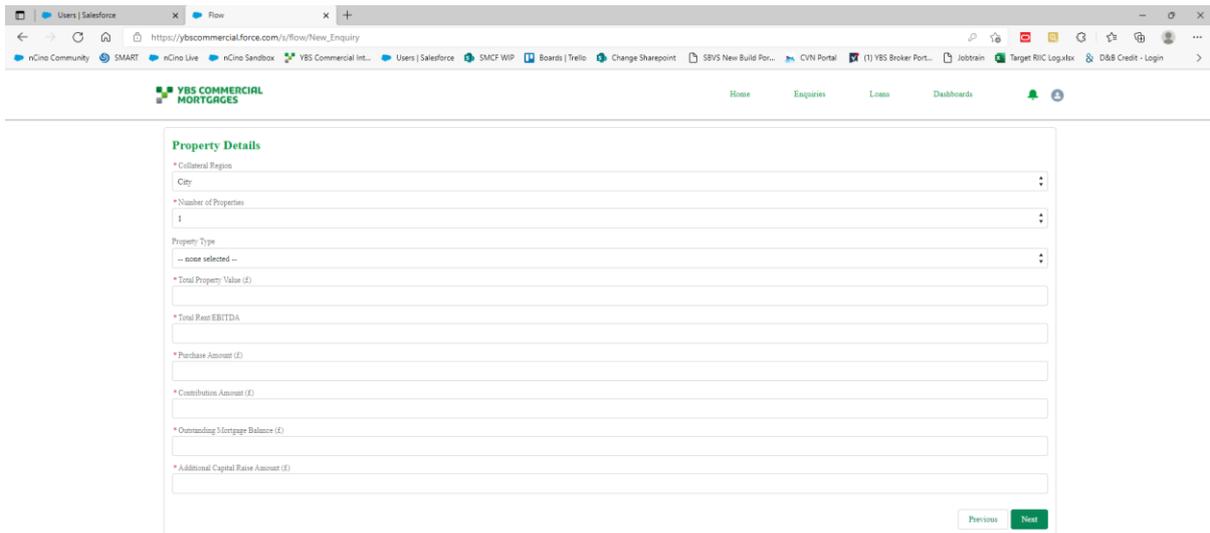
The screenshot shows a web browser window with the URL https://ybscommercial.force.com/s/flow/New_Enquiry. The page title is "YBS COMMERCIAL MORTGAGES" and the navigation menu includes Home, Enquiries, Loans, and Dashboards. The main content area is titled "Loan Details" and contains the following form fields:

- * Referral Amount (£): A text input field with a red border and the text "Complete this field." below it.
- Product Line: A dropdown menu with "-- none selected --" as the current selection.
- * Loan Type: A dropdown menu with "Purchase" as the current selection.

At the bottom right of the form are two buttons: "Previous" and "Next".

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.

- Additional Capital Raise Amount – The amount of the loan which is to be capital raise – Can be left blank if not applicable



Property Details

* Collateral Region
City

* Number of Properties
1

Property Type
-- none selected --

* Total Property Value (£)

* Total Rent EBITDA

* Purchase Amount (£)

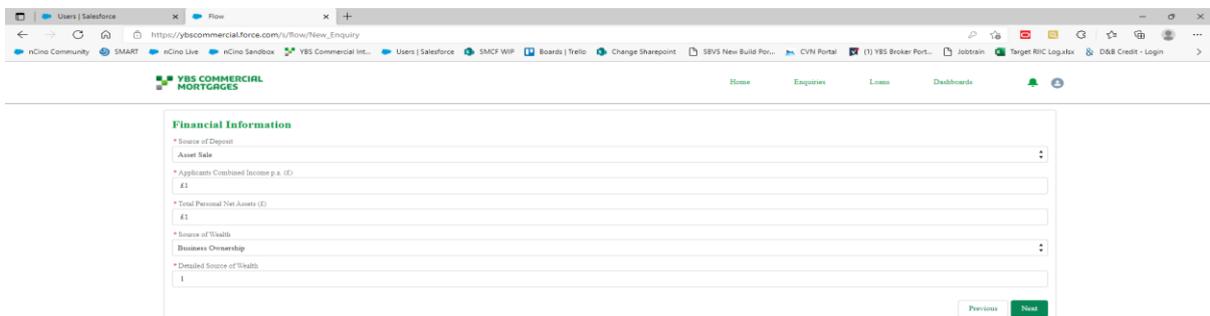
* Contribution Amount (£)

* Outstanding Mortgage Balance (£)

* Additional Capital Raise Amount (£)

Previous Next

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.



Financial Information

* Source of Deposit
Asset Size

* Applicants Combined Income p.a. (£)
£1

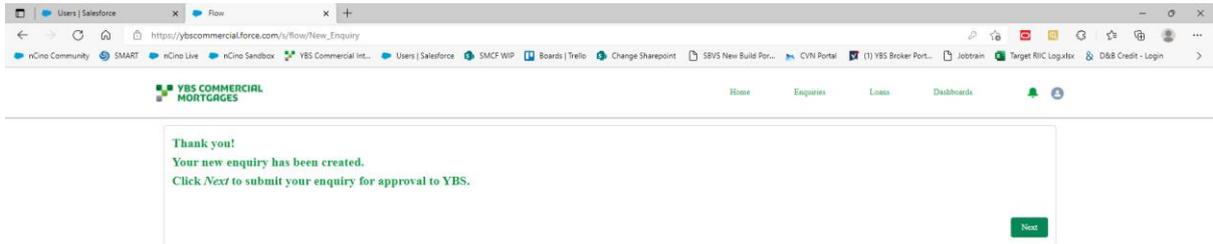
* Total Personal Net Assets (£)
£1

* Source of Wealth
Business Ownership

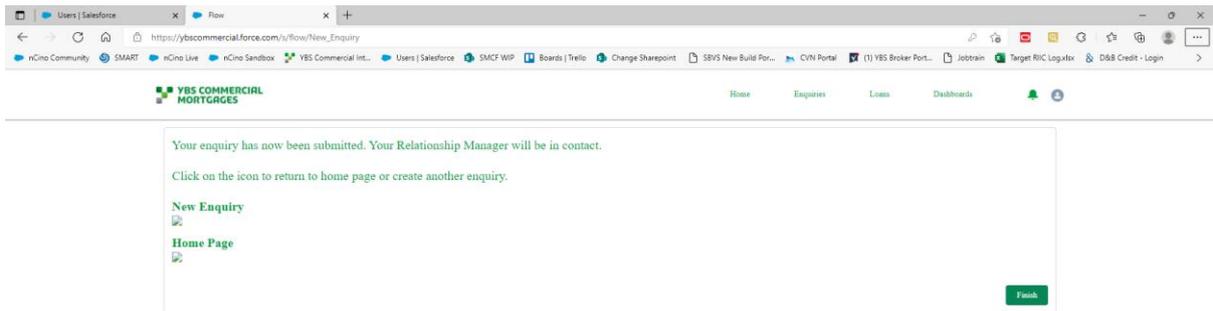
* Detailed Source of Wealth
1

Previous Next

7. Click next, this will create your enquiry in the background, click next again to submit your enquiry



8. Your enquiry has now been submitted



Submitting an application – Companies, Pensions, Partnerships, LLPs

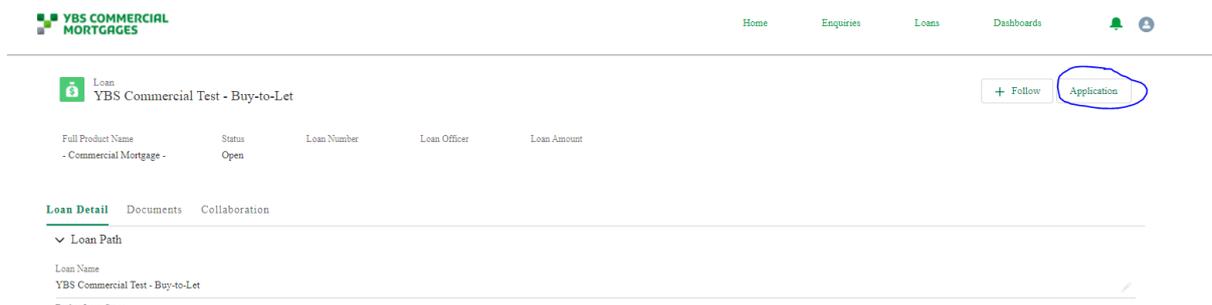
Once your enquiry has been reviewed by our Relationship team and they have approved this, your dedicated Relationship Director will be in touch with you to discuss the next steps. They will also share with you the application on our Broker Portal

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 the application form to complete, select the Loan Name you wish to complete



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



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
 - 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
 7. 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

Application Step 2

Please check the Corporate Borrower's information below and complete missing information.

Company Registered Name	
<input type="text" value="YBS Commercial Test"/>	
Company Registration Number	Date of Incorporation
<input type="text"/>	<input type="text" value=""/>
Email	Phone
<input type="text" value="you@example.com"/>	<input type="text"/>
	Number of Principals
	<input type="text"/>
Billing Address	
Street	
<input type="text"/>	
City	State/Province
<input type="text"/>	<input type="text"/>
Zip/Postal Code	Country
<input type="text"/>	<input type="text"/>

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

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?

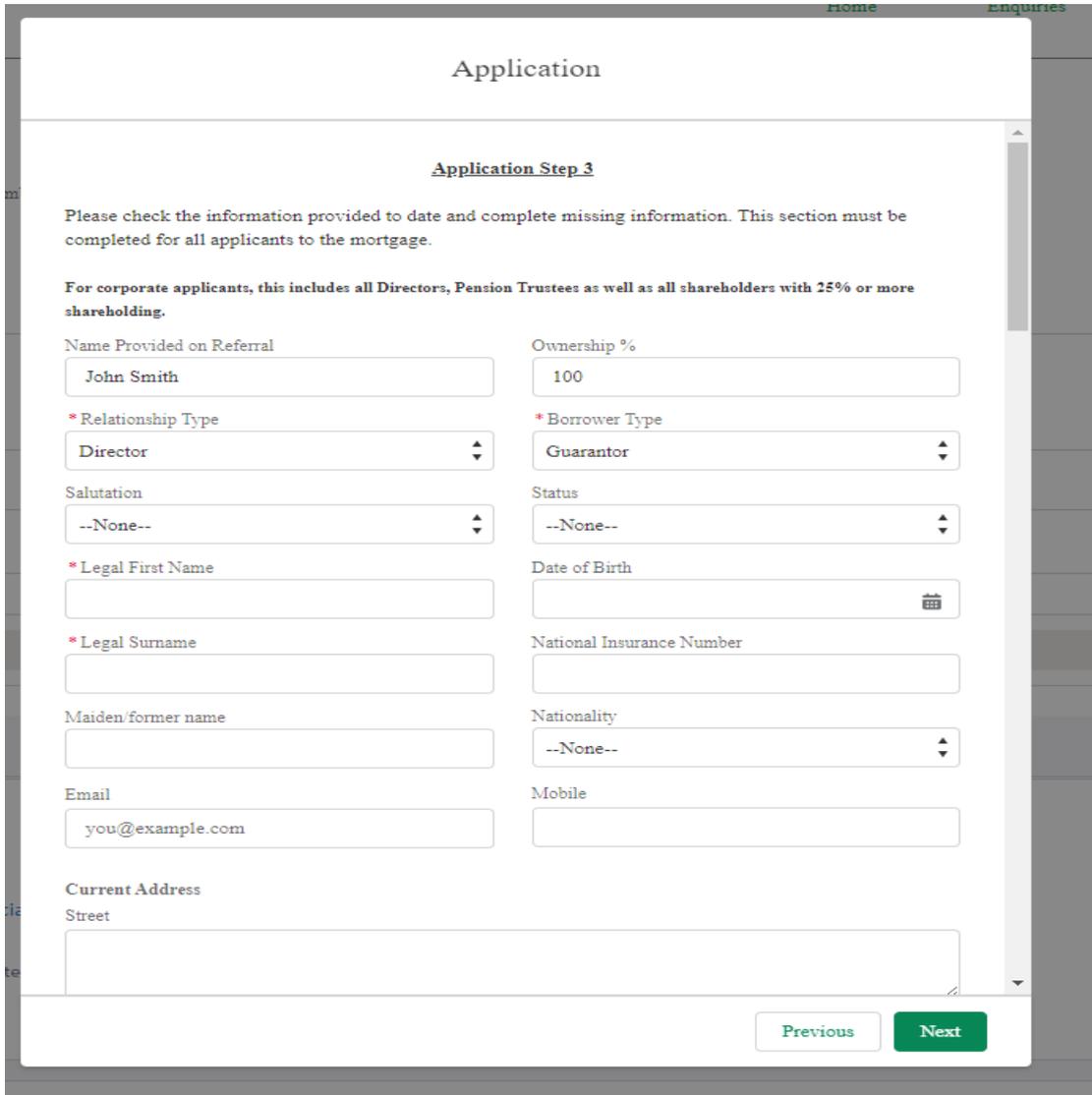
--None--

If 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;



Home Enquiries

Application

Application Step 3

Please check the information provided to date and complete missing information. This section must be completed for all applicants to the mortgage.

For corporate applicants, this includes all Directors, Pension Trustees as well as all shareholders with 25% or more shareholding.

Name Provided on Referral <input type="text" value="John Smith"/>	Ownership % <input type="text" value="100"/>
* Relationship Type <input type="text" value="Director"/>	* Borrower Type <input type="text" value="Guarantor"/>
Salutation <input type="text" value="--None--"/>	Status <input type="text" value="--None--"/>
* Legal First Name <input type="text"/>	Date of Birth <input type="text"/>
* Legal Surname <input type="text"/>	National Insurance Number <input type="text"/>
Maiden/former name <input type="text"/>	Nationality <input type="text" value="--None--"/>
Email <input type="text" value="you@example.com"/>	Mobile <input type="text"/>
Current Address	
Street <input type="text"/>	

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

Ownership % - Percentage shareholding the individual holds in the entity

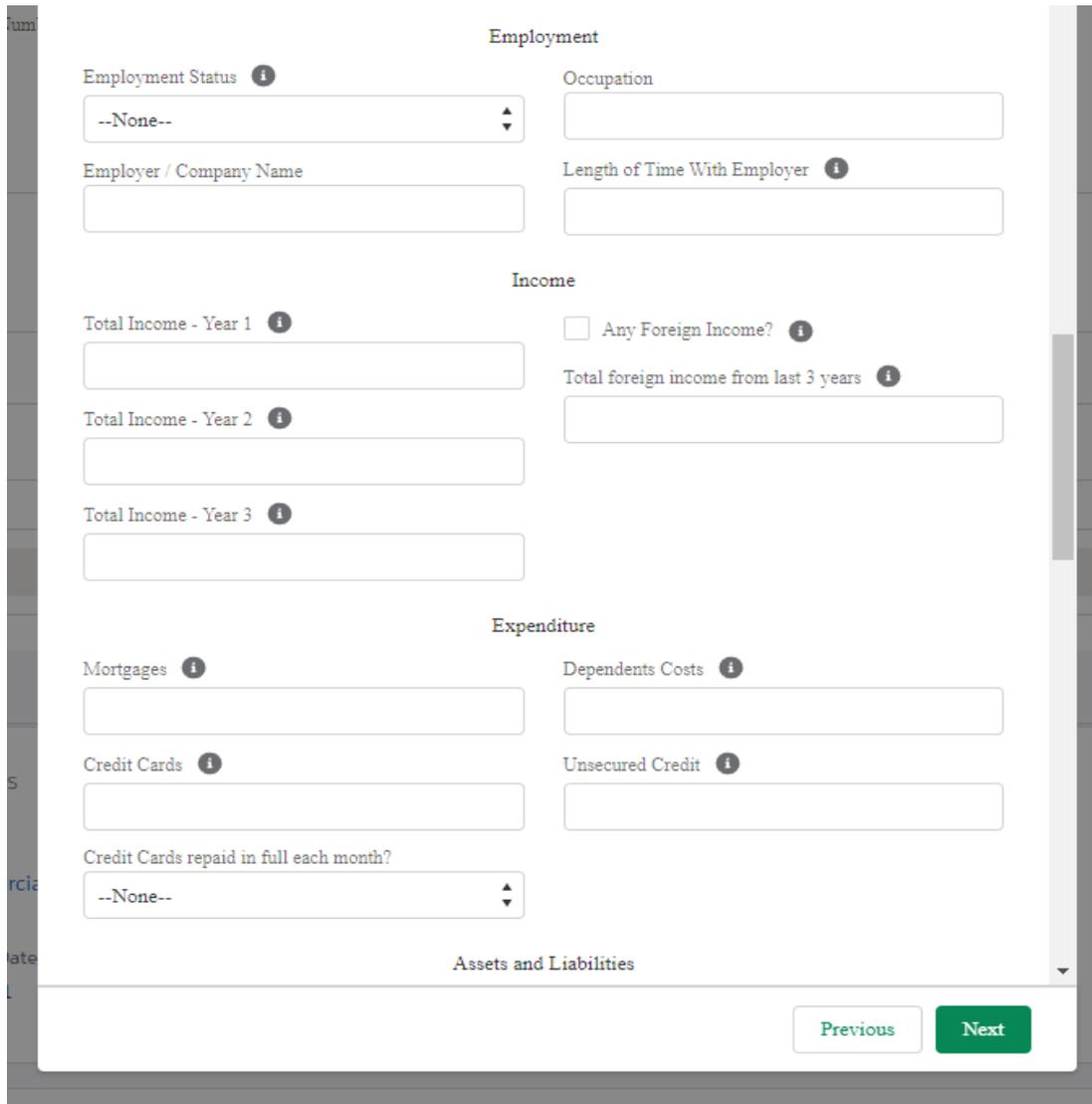
Relationship Type – This is a pre-defined drop down, please select the closest option to describe the individual.

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.

11. Move on to the Employment & Expenditure Section



The screenshot shows a web form titled "Employment & Expenditure" with the following sections:

- Employment:**
 - Employment Status (dropdown menu, currently "--None--")
 - Occupation (text input field)
 - Employer / Company Name (text input field)
 - Length of Time With Employer (text input field)
- Income:**
 - Total Income - Year 1 (text input field)
 - Total Income - Year 2 (text input field)
 - Total Income - Year 3 (text input field)
 - Any Foreign Income? (checkbox)
 - Total foreign income from last 3 years (text input field)
- Expenditure:**
 - Mortgages (text input field)
 - Credit Cards (text input field)
 - Credit Cards repaid in full each month? (dropdown menu, currently "--None--")
 - Dependents Costs (text input field)
 - Unsecured Credit (text input field)
- Assets and Liabilities:** (Section header at the bottom of the form area)

At the bottom right of the form, there are two buttons: "Previous" and "Next".

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.

Loan Num
Assets and Liabilities

<p>Principal Dwelling Home - Asset Value ⓘ</p> <input type="text"/>	<p>Principal Dwelling Home - Liability ⓘ</p> <input type="text"/>
<p>Property - Asset Value</p> <input type="text"/>	<p>Property - Liability Value</p> <input type="text"/>
<p>Other (Liquid Assets) - Assets Value</p> <input type="text"/>	<p>Other (Liquid Assets) - Liability Value</p> <input type="text"/>
<p>Cash / Savings- Value</p> <input type="text"/>	<p>Unsecured Credit - Value</p> <input type="text"/>
<p>Pension - Value</p> <input type="text"/>	

Property Experience

<p>Are you a first time landlord either in your own name or through a company?</p> <input type="text" value="--None--"/>	<p>Do you currently own any residential investment properties?</p> <input type="text" value="--None--"/>
<p>Do you currently own a commercial investment properties?</p> <input type="text" value="--None--"/>	<p>Do you currently own any commercial premises you/your business trade from?</p> <input type="text" value="--None--"/>
<p>Do you manage the properties yourself (if applicable)</p> <input type="text" value="--None--"/>	<p>When did you begin letting property? ⓘ</p> <input type="text"/>
<p>Total number of residential investment properties in your portfolio (if applicable)?</p> <input type="text"/>	<p>Total number of commercial investment properties in your portfolio (if applicable)?</p> <input type="text"/>

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

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.

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)?

--None--

Failed to keep up payments under any loan?

--None--

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--

Any pending/imminent court proceedings against you?

--None--

Had a judgement for bad debt recorded against you?

--None--

If you have answered 'Yes' to the question above, please provide 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

Borrower Structure

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

Application Step 5

If applicable, please provide the details of the professional advisors below.

Solicitor/Conveyancer

Firm Name	Main Contact Name
<input type="text"/>	<input type="text"/>
Qualifying/Regulating Body	Address
<input type="text"/>	Street
Phone	<input type="text"/>
<input type="text"/>	City
Email	State/Province
<input type="text" value="you@example.com"/>	<input type="text"/>
DX Number	Zip/Postal Code
<input type="text"/>	<input type="text"/>
	Country
	<input type="text"/>

Accountant

Firm Name	Main Contact Name
<input type="text"/>	<input type="text"/>
Qualifying/Regulating Body	Address
<input type="text"/>	Street
Phone	<input type="text"/>
<input type="text"/>	City
Email	State/Province
<input type="text" value="you@example.com"/>	<input type="text"/>

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

Application

Application Step 6- Property Schedule

If applicable, please upload the existing Property Schedule. If not applicable, please select Next to move onto the next step of the application.

Existing Property Schedule

Or drop files

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

Application

Application Step 7- Mortgage Requirements

<p>* Desired Loan Amount? <input type="text" value="£1,250,000"/></p>	<p>* Desired Term (months)? <input type="text"/></p>
<p>Desired Loan Type <input type="text" value="-- none selected --"/></p>	<p>Transaction Type? <input type="text" value="--None--"/></p>
<p>Is VAT Applicable on the Property? <input type="text" value="--None--"/></p>	<p>Are Business rates payable on the holiday let? <input type="text" value="--None--"/></p>
<p>If yes, how much? <input type="text"/></p>	<p>If yes, how much? <input type="text"/></p>

Security Property Details

* Security Type ?

Address

Street

<p>City <input type="text"/></p>	<p>State Province <input type="text"/></p>
<p>Zip/Postal Code <input type="text"/></p>	<p>Country <input type="text"/></p>

<p>Property Type <input type="text" value="--None--"/></p>	<p>Property Sector <input type="text" value="--None--"/></p>
---	---

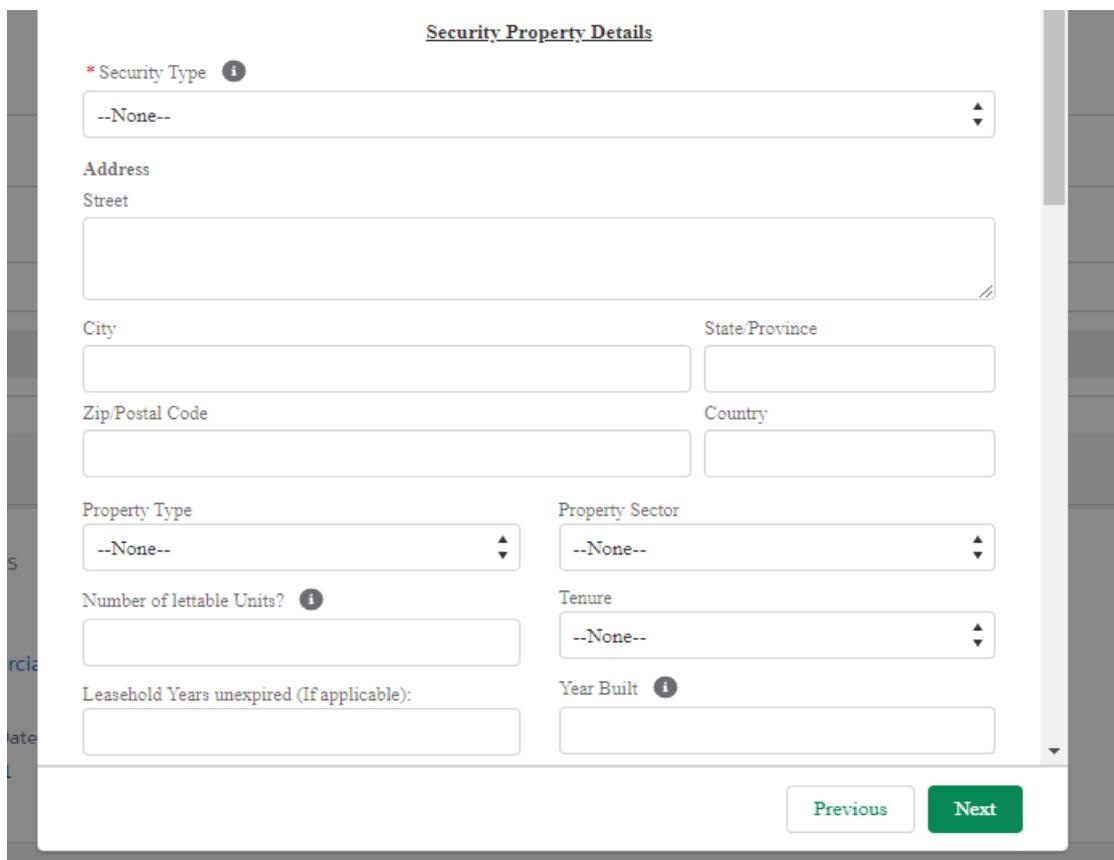
Some guidance to help you complete this section;

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.



Security Property Details

* Security Type ⓘ
--None--

Address

Street

City State/Province

Zip/Postal Code Country

Property Type Property Sector

Number of lettable Units? ⓘ Tenure

Leasehold Years unexpired (If applicable): Year Built ⓘ

[Previous](#) [Next](#)

Application

Property Type --None--	Property Sector --None--
Number of Lettable Units? ⓘ <input type="text"/>	Tenure --None--
Leasehold Years unexpired (If Applicable): <input type="text"/>	Year Built ⓘ <input type="text"/>
Date of Purchase (If Applicable) <input type="text"/>	Purchase Price <input type="text"/>
Estimate Value <input type="text"/>	Estimated Rental Value <input type="text"/>
Estimated Mortgage Balance (If Applicable) <input type="text"/>	Existing Lender (If Applicable) <input type="text"/>
Mortgage Account Number (If Applicable) <input type="text"/>	
<u>HMO Applications Only</u>	
HMO License Holder Name <input type="text"/>	HMO License Number <input type="text"/>
License Holder Relationship with Borrower --None--	HMO Expiry Date <input type="text"/>
Applicants number of years experience as HMO landlord <input type="text"/>	
<u>Vendor/Agent Contact Details</u> (If Applicable)	
<input type="button" value="Previous"/> <input type="button" value="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

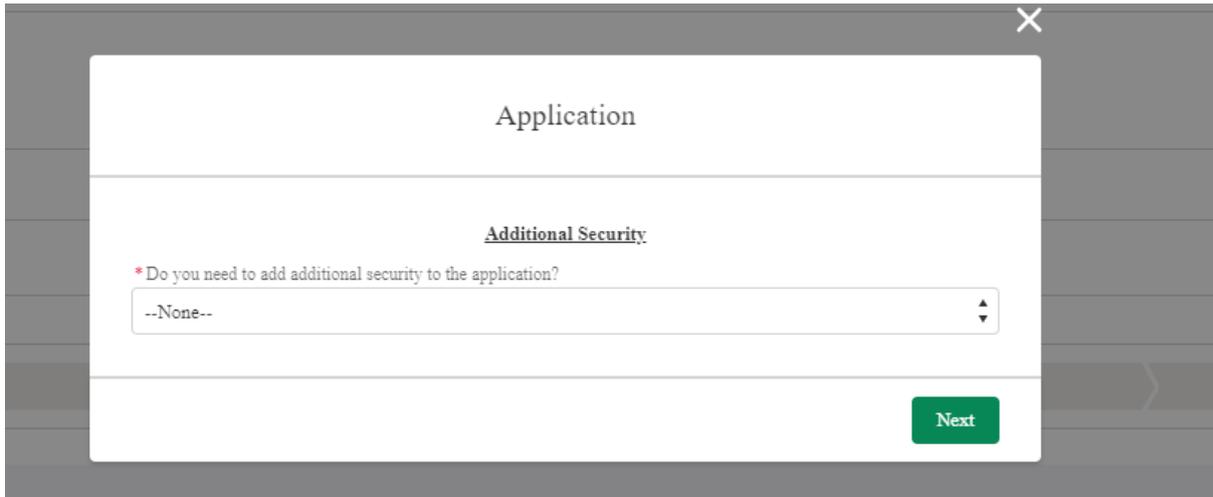
Number of lettable units – Only required for when the property is a block of flats

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.

- 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.



Application

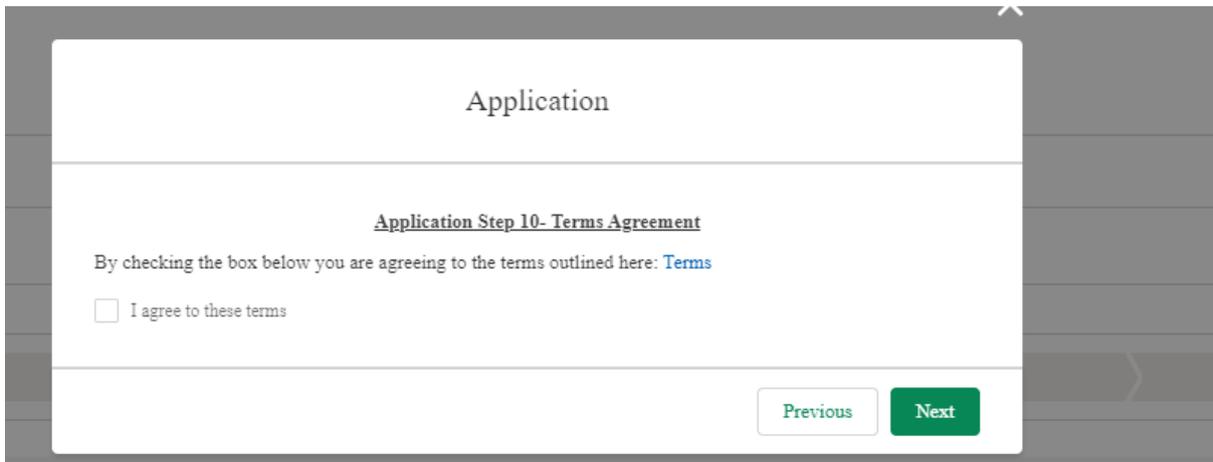
Additional Security

* 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

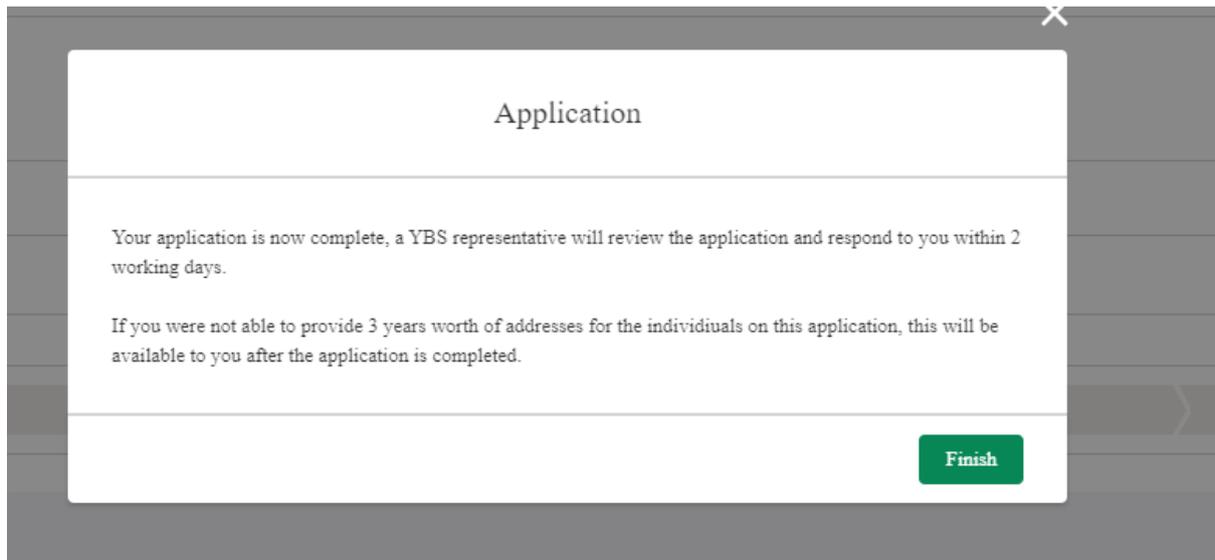
Application Step 10- Terms Agreement

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

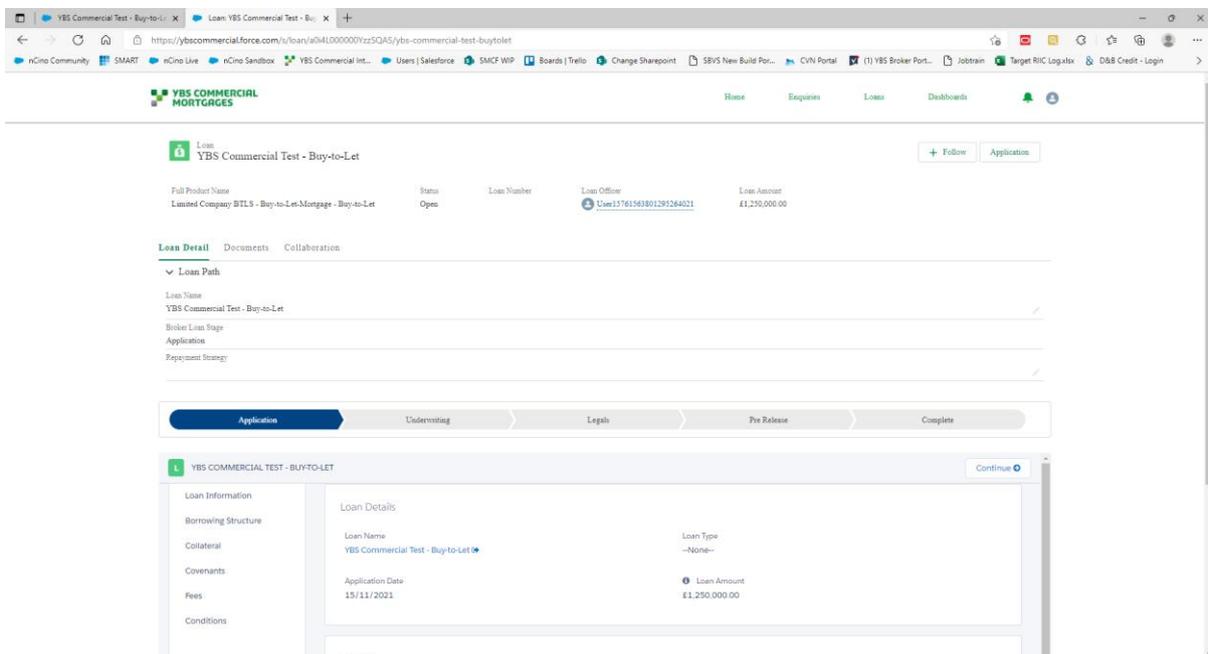


Your application is now completed and with your dedicated Relationship Director, they will be in contact once they have looked at the application. To submit supporting documentation, please go to the uploading documentation section of this guide to see the step by step guide.

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.



The screenshot shows a web browser window with the URL <https://ybscommercial.force.com/u/loan/a041000007zz5QAS/ybs-commercial-test-buytolet>. The page displays the following information:

- Loan:** YBS Commercial Test - Buy-to-Let
- Full Product Name:** Limited Company BTLs - Buy-to-Let-Mortgage - Buy-to-Let
- Status:** Open
- Loan Number:** [Redacted]
- Loan Officer:** User13761563801295264021
- Loan Amount:** £1,250,000.00

The 'Loan Path' section shows:

- Loan Name: YBS Commercial Test - Buy-to-Let
- Broker Loan Stage: Application
- Repayment Strategy: [Redacted]

A progress bar at the bottom indicates the stages: Application (active), Underwriting, Legals, Pre Release, and Complete.

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

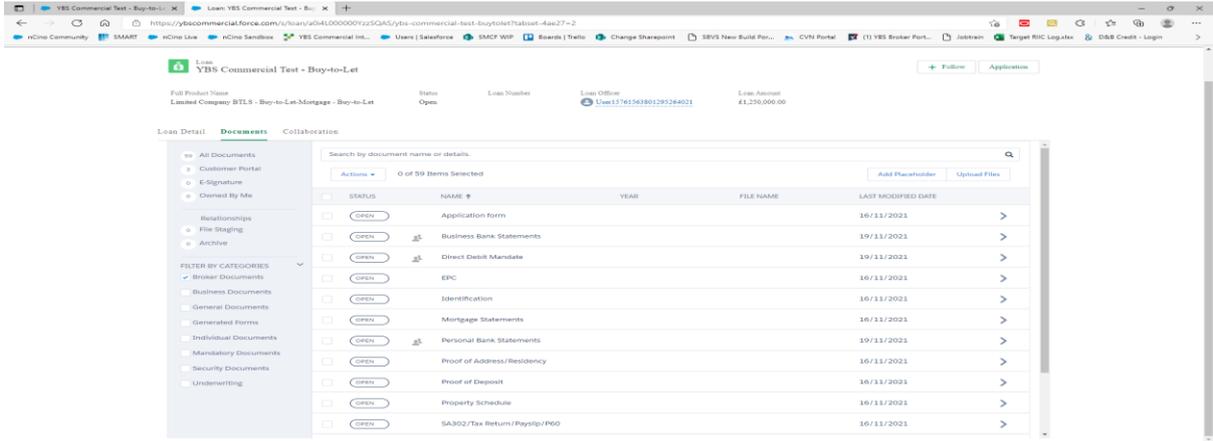


The screenshot shows the loan details for 'YBS Commercial Test - Buy-to-Let' with the 'Documents' tab highlighted in yellow. The page displays the following information:

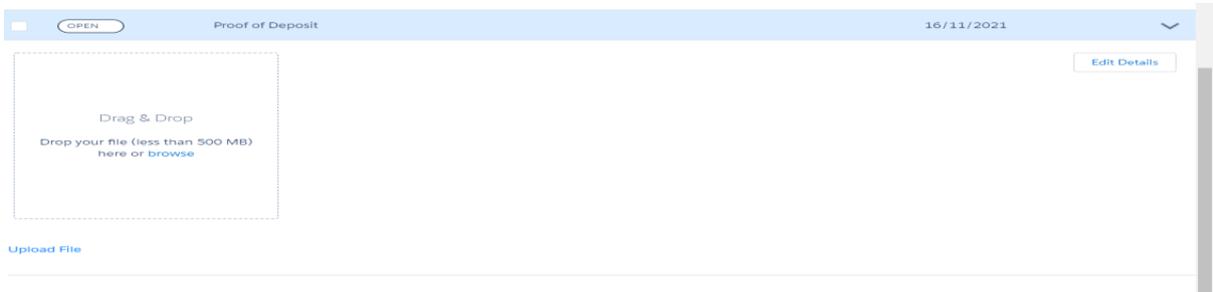
- Loan:** YBS Commercial Test - Buy-to-Let
- Full Product Name:** Limited Company BTLs - Buy-to-Let-Mortgage - Buy-to-Let
- Status:** Open

The navigation tabs are: Loan Detail, Documents (highlighted), and Collaboration. The 'Loan Path' section is visible below the tabs.

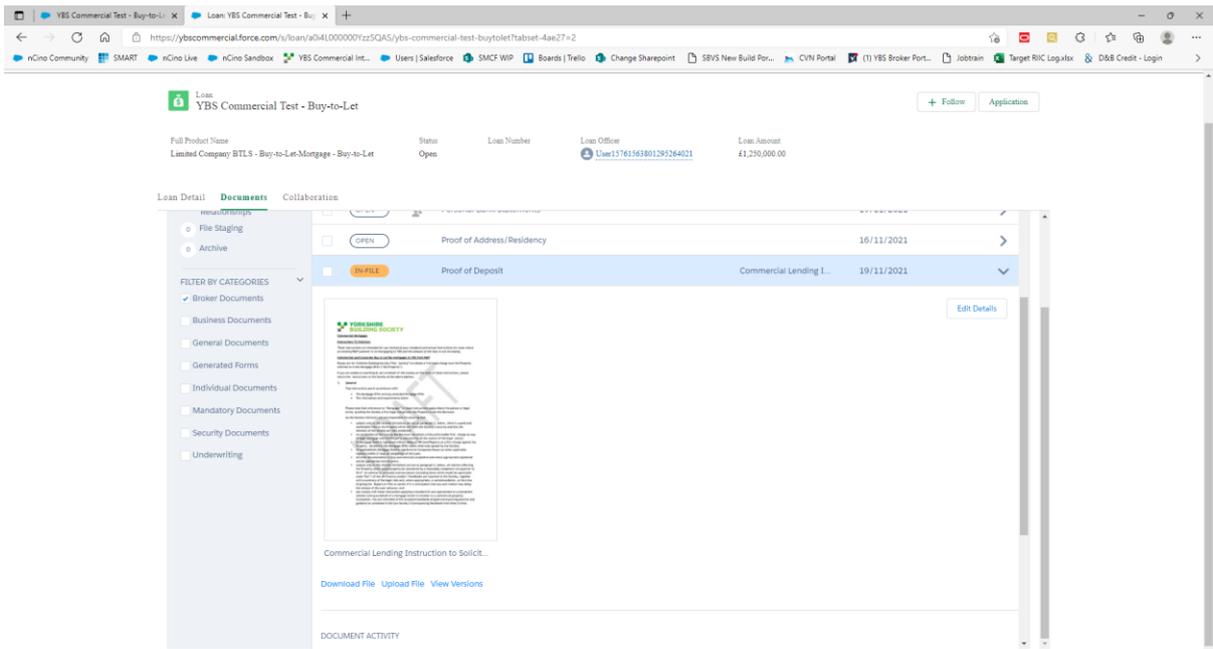
4. This will take you through to the document manager section of the portal. There are 2 kinds of placeholders, ones you are able to view and upload and those which you are able to view (square greyed out). To filter to documents to upload go to Filter by Categories and select broker documents. This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



- 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.

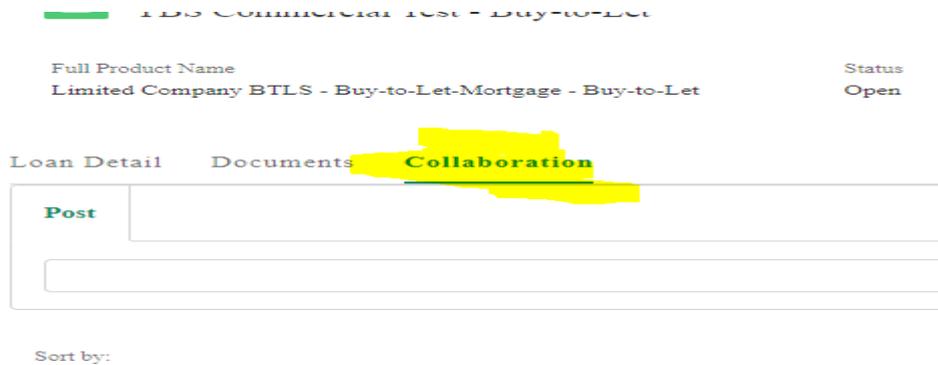


- If you have selected the upload file button, this will bring up a pop up for you to select the documents from your documents on your device. Select the file you wish to upload.
- This will then upload the file, once the file has uploaded the status will change from 'Open' to 'In File' and you will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

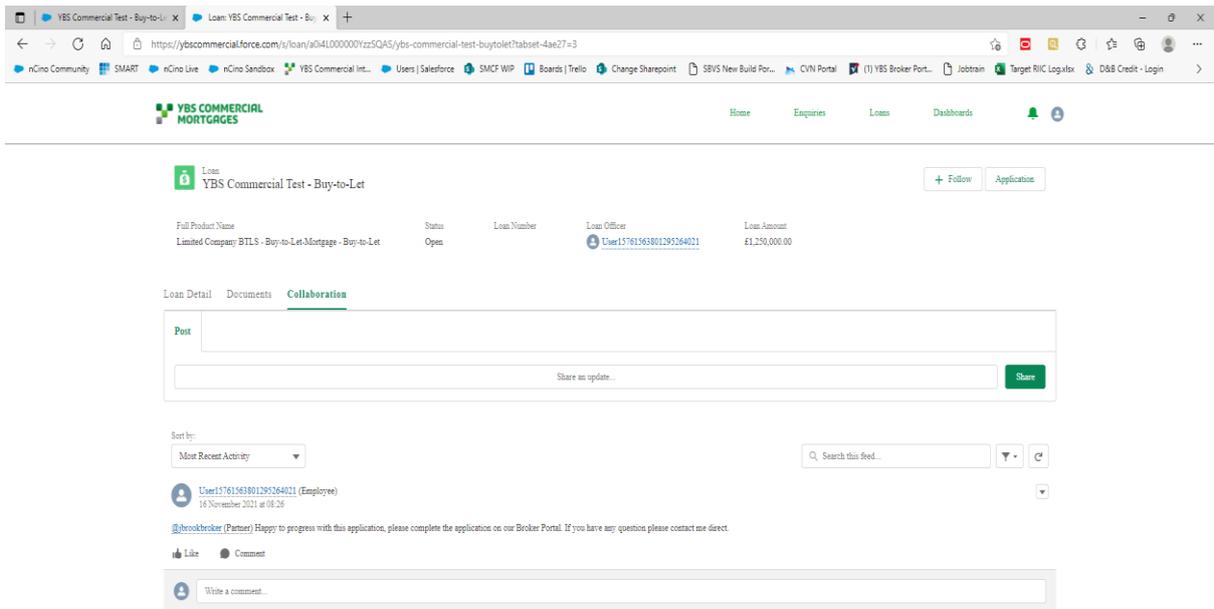


Using Collaboration

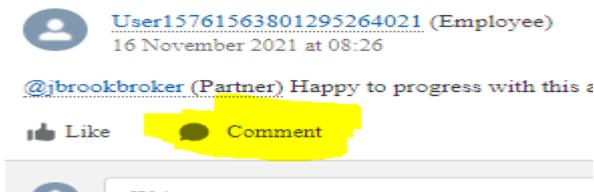
The collaboration section of the portal allows our Relationship to share updates for you on the portal and also gives you the ability to ask or answer queries easily through the 'Chatter' function. The collaboration can be found in the loan screen and by going to 'Collaboration'



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.



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 Detail Documents **Collaboration**

Post

Share an update...

B *I* U ~~ABC~~ *ABC* **ABC** **ABC**    

To YBS Commercial Test - Buy-to-Let

 Share