

# BM SOLUTIONS

## A GUIDE ON HOW TO COMPLETE THE PORTFOLIO LANDLORD SECTION ON THE MORTGAGE PORTAL

---

For the use of mortgage intermediaries and other professionals only

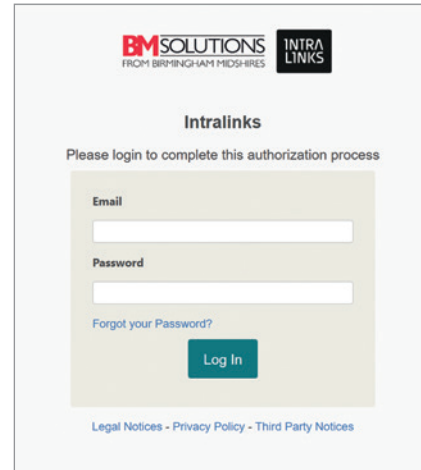
---

[bmsolutions.co.uk](https://bmsolutions.co.uk)

**BM SOLUTIONS**  
FROM BIRMINGHAM MIDSHIRES

## 1. Logging In

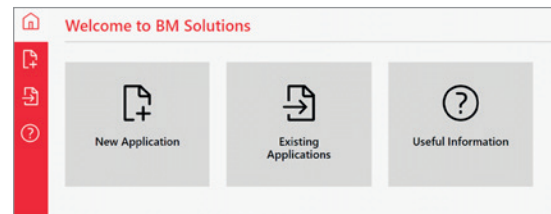
- If you're not currently registered to use BM Solutions Mortgage Portal view the guidance on our intermediary website by selecting **Portfolio Landlords and the Mortgage Portal**.
- To launch the login page, click on the URL <https://slo.intralinks.com/bm>
- Enter your email address and password.
- Click 'Log In'.



## 2. Home Screen

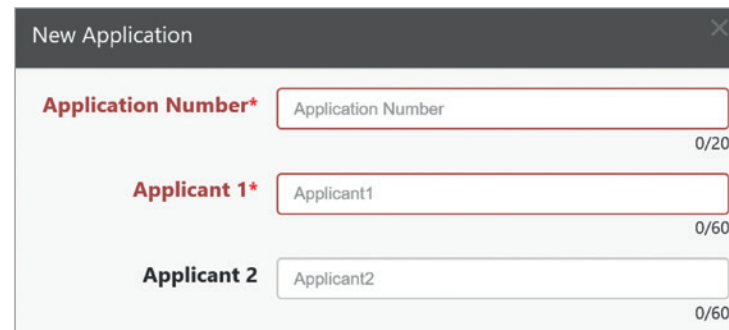
You can navigate the sections by clicking on the grey tiles.

To complete the Portfolio Landlord information for the first time for an application select 'New Application'.



## 3. New Application

- If you select 'New Application' you will be prompted to enter the Application Number and Applicant. These are mandatory fields. Complete them using the following format:
  - Application Number – Please remove any special characters from the application number e.g. / and -
  - Applicant – first name and surname.
- Click 'Create' to open the New Application screen – at this point a new case is created to allow you to complete the Portfolio Landlord information.



## 4. Portfolio Landlord Section

For all Portfolio Landlord Applications, please follow the steps below to complete the Portfolio Landlord information.

### Single Application

To complete the Portfolio Landlord section, click the 'Portfolio Landlord' button and follow the next step.

### Multiple Applications

Multiple applications are defined as identical applications with identical applicants (i.e. all the applications have the same portfolio data and the same applicants named on them as the other applications being placed at the same time).

The same form can be used for multiple applications but please ensure all applicable application properties are entered as 'BM Solutions Applications in Progress'.

Portfolio Landlord information for each application is required where the applicants and application content differs.

**New Application** Portfolio Landlord Finish **Action needed by: Broker**

**Application Number:** 6000000000000000

**Applicant 1:** Test Client

**Applicant 2:**

**Company:** BM Solutions

**Documents** Upload Documents

1 Documents Required  
2 Documents Received  
3 Documents Accepted  
Valuation Received

## 5. Portfolio Landlord – Completing the online form

Use the 'Add' buttons to add information into each section of the form.

Note: As you complete the fields, remember to click 'Save' on the main screen so that you don't lose any data.

A minimum of applicant name and application property is required, to be able to save and close the form.

All properties in the applicants portfolio including properties that are unencumbered need to be added. The subject property/properties need to be added as 'BM Solutions Applications in Progress'.

When entering addresses, type in the postcode and click on the 'Lookup' button to select and populate the remainder of the address. If the address is not found, manually typed addresses can be saved and submitted.

Please ensure you also complete the 'Savings, Investments and Assets' section to ensure our Underwriters have all the information they need to make their decision.

Once you are happy with the saved information you have entered, click the 'Validate' button. You won't be able to submit the form until it has passed validation.

A message banner at the top of the screen indicates whether the application has passed or requires further amendment on areas highlighted in red.

## 6. Portfolio Landlord Section – Submission

Once the Portfolio Landlord section has been successfully validated, you can then click the 'Submit' button at the top of the form.

After clicking 'Submit', you are presented with a Confirmation message advising that once submitted no further changes can be made. Click the 'I agree to declaration' check box and the 'Submit' button shown on the message, to finish submitting.

The screenshot shows the 'Portfolio Landlord' form with the following sections and data:

- Portfolio Summary**

Number of mortgaged properties:	0	Gross monthly rental income:	£0
Current estimated property value:	£0	Monthly mortgage payment:	£0
Mortgage balance outstanding:	£0	Loan to value (LTV):	%
Stressed rental coverage ratio (RCR):	%		
- Applicant Details** (Add button)
- Assets** (Add button)
- Table:**

Address/details of asset	Owner	Valuation	Mortgage balance	Mortgage PCM	Rent PCM	LTV	Stressed RCR
<b>BM Solutions Applications In Progress</b>							
Existing Buy to Let Properties							
Second Homes / Holiday Homes							
Savings, Investments and Assets							
- Additional Information for the underwriter to support your application** (Edit button)

At the top right, there are buttons for Print, Save, Validate, and Submit. A red arrow points to the 'Validate' button.

This screenshot is identical to the one above, but with a red arrow pointing to the 'Submit' button at the top right.

## Next Steps

- Any supporting documents will need to be uploaded using the integrated document upload facility within the application on BM Solutions Online.
- **There's no requirement to contact us.** A member of our Portfolio Landlord team will contact you if we require any additional information.

If you require any support completing the Portfolio Landlord information please contact the Portfolio Landlord team on 0345 6020914.

## Helpful Tips

### Minimum desktop system requirements:

In order for you to use the Mortgage Portal system, your PC or laptop computer must meet the following minimum standards –

#### Microsoft Windows:

- Operating system: No specific requirement, but must be able to support a supported web browser
- Screen resolution: 1024 by 768 dpi or greater
- Web browser: Microsoft Internet Explorer 10 or above, Firefox 27, Google Chrome 30.

#### Apple Macintosh:

- Operating system: No specific requirement, but must be able to support a supported web browser
- Screen resolution: 1024 by 768 dpi or greater
- Web browser: Safari v5 on iOS and v7 on OS X, Firefox 27, Google Chrome 30.

### Minimum mobile requirements

#### Android:

- Android OS version 7, Chrome version 62.

#### iOS:

- Latest iOS version 11, Safari or Chrome version 62.

# GET IN TOUCH

---

 [bmsolutions.co.uk](https://bmsolutions.co.uk)

If you don't have professional experience, you should not rely on the information contained in this communication. If you are a professional and you reproduce any part of the information contained in this communication, to be used with or to advise private clients, you must ensure it conforms to the Financial Conduct Authority's advising and selling rules.

Birmingham Midshires is a division of Bank of Scotland plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628. Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.



3/9352 (09/21)

**BM** SOLUTIONS  
FROM BIRMINGHAM MIDSHIRES