



Buy To Let Hub

Web based integrated workflow
management system for the
buy-to-let portfolio market

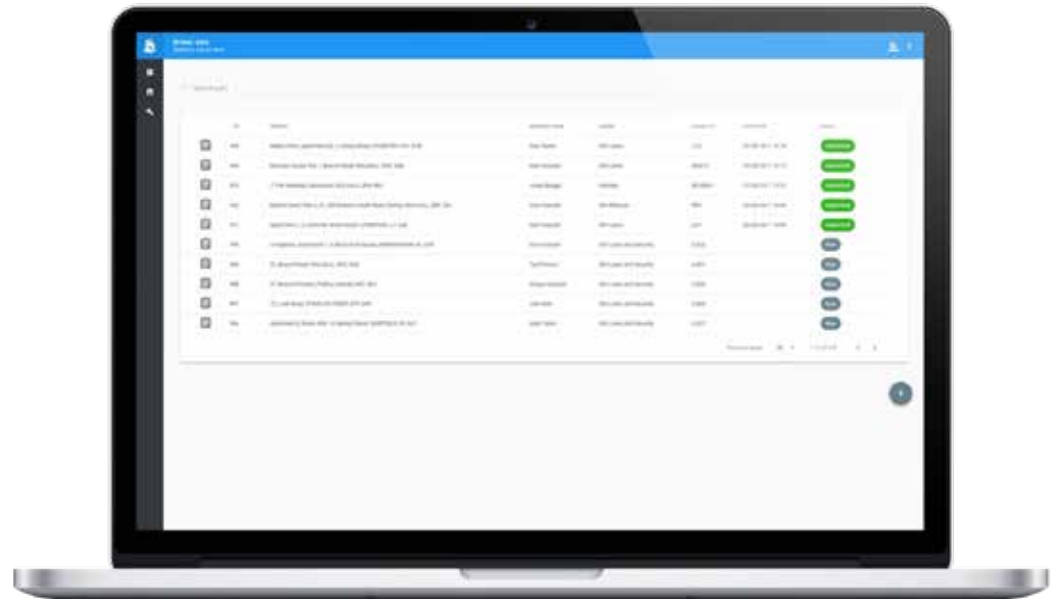


Our web based desktop software provides lenders with a simplified submission platform to meet the Prudential Regulatory Authority's SS13/16 portfolio landlord underwriting standards.

Our solution not only meets the underwriting standards, but solves the administration burden on brokers during the underwriting process, whilst providing a robust platform for lenders to make accurate loan application decisions.

The software allows lenders to configure their own rules around Interest Coverage Ratios and Loan To Value exposures and manage them in real-time in accordance with risk appetite and exposure levels within their business.

The software provides brokers with the ability to easily import landlord data from multiple spreadsheets, which is automatically verified and converted into lender specific templates, before an application is submitted.



Lender features

- Lender dashboard providing status updates, including connected brokers and number of applications submitted, passed and referred
- Ability to control Buy To Let Hub system users, including internal teams and link requests to work with external brokers.
- Configurable lender specific rule parameters against interest rates, thresholds and tolerances, enabling applications to be evaluated against these values.
- Ability to see current EPC ratings against each property in a portfolio, flagging properties that don't meet minimum standards.
- Automated stress testing against landlord or broker submitted property values, supported by data from multiple AVM providers.
- Instant PDF summary reports created for each application and automatically emailed to specified recipients in real-time.
- Easy access to view audit trail for each application at both a portfolio or property level.

Broker features

- Complete oversight and management of applications in one intuitive dashboard.
- Ability to control and grant access to users, also allowing landlord clients to manage their own portfolios at any time.
- Ease of uploading existing portfolio property data (via Excel import) or manually input details into the system, where the addresses are automatically verified.
- Unique lender references link to job/applications for easy identification and tracking.
- Current EPC ratings displayed against each property in a portfolio, which is automatically updated via the EPC register.
- Automated verification against each application prior to submission, including property values and lender defined rules, allowing the broker to make amends.
- Instant submission of applications in real-time direct to underwriters.
- Ability to create new property portfolios based on previous application data and create duplicate jobs saving time.

How it works



Broker creates a new job on the Buy To Let Hub and links unique lender reference ID to the application.



Landlord property portfolio is created (using existing data imported via excel or entered manually) Addresses are automatically verified.



Any additional property information is entered. The application is verified against the lenders defined rules.



Broker submits application direct to the lender via the Buy To Let Hub in real-time.



Lender performs an automated stress test against broker/landlord submitted property values and supported by data from multiple AVM service providers.



Lender receives a PDF summary report which is automatically produced and emailed to specified recipients.

About us

CoreLogic UK empowers the Property Services Industry through Technology, Data and Connectivity.

The markets we serve include mortgage finance, property surveying, residential estate agency, insurance and energy.

Our solutions help clients to streamline operations, improve performance, make smarter decisions and mitigate risk.

We deliver value and work collaboratively with our clients, by listening to their needs. We address challenges and act quickly to present innovative and cost-effective technological and data driven solutions.

29.7 | million UK residential properties monitored daily for events

150 | million UK property transactions stored in our database

20+ | years of historic sales, listings and valuation data

80% | of all UK property valuations instructed using our technology

For more information please call 0333 123 1415 or email salesuk@corelogic.com

2020/01

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