

BTL Applicant's Assets & Liabilities

Mortgage application number: _____

Residential property

	Applicants name	First line of address	Postcode	Value of property	Mortgage balance outstanding	Monthly payment
1				£	£	£
2				£	£	£
3				£	£	£
4				£	£	£

Property to be mortgaged

	First line of address	Postcode	Value of property	Mortgage balance outstanding	Monthly payment	Monthly rental income
1				£	£	£

Other properties owned jointly or separately (max 10 properties in total)

	First line of address	Postcode	Value of property	Mortgage balance outstanding	Monthly payment	Monthly rental income
2				£	£	£
3				£	£	£
4				£	£	£
5				£	£	£
6				£	£	£
7				£	£	£
8				£	£	£
9				£	£	£
10				£	£	£

Office use:

	Mortgage balance(s)	Stressed repayment	Annual income	Calculated ICR	Property / portfolio value	Property / portfolio LTV
Property to be mortgaged						
Full portfolio						

Portfolio landlords – to complete where 3 or more “other” properties filled in above

Portfolio management details -

	Tenant profile (professional, HMO, student etc)	Length of time owned	Management fees / self-managed	Planned investments / repairs / refurbishments (type and cost)	Investment plans (refinancing / move to Ltd co structure / sell property)	Loan maturity repayment strategy	EPC rating
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

Business strategy – to complete where 3 or more “other” properties filled in above

Plans for expansion of the portfolio (e.g. number, location, type of property, type of tenant)

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Details of future plans finance / investments (e.g. releasing equity in the portfolio to fund further purchases)

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Other sources of funds for future investments (consider deposits, stamp duty, taxation and tax relief reductions)

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Details of expectation for future cash flows in the properties (e.g. rent increases, either for existing tenants or new)

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Details of planned changes to circumstances (e.g. move to fully managing the properties, becoming a fulltime landlord etc.)

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YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

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