

Business Plan for Portfolio Landlords

Please download and save this form **before** you fill it in – if you add any details online first, they will be deleted when you download or save the form.

One to be completed per borrower having, or party to, 4 or more mortgaged Buy to Let properties.

Date:

Applicant name(s):

Name of company (if application is in company name):

Property address(es) to be purchased / re-mortgaged:

What is the purpose of your property portfolio? e.g. main income source, additional income, capital appreciation?

Property Types - please detail the types of properties that you have. e.g. single residential, houses of multiple occupancy, etc.

What types of tenants do you have? e.g. single family, student, etc.

What is the typical tenancy agreement period?

What is the typical length of stay that tenants reside in your properties?

Do you use a Property Management company?

If so, does the Property Management company find tenants for you? If not, please detail how they are sourced:

What is a typical void period for properties in your portfolio?

Business Plan for Portfolio Landlords *(continued)*

How do you deal with voids?

How do you expect your net rental income to change in the next three years?

What are the reasons for the change?

What are your plans for your portfolio over the next three years?

Portfolio Buy to Let Landlord Requirements

1. Assets and Liability Schedule / Statement of Means

Borrower(s):

Date:

Assets

Main residential property	£
Other UK properties	£
Overseas property	£
Car(s)	£
Stocks and shares	£
Life policies (surrender values)	£
Endowments (surrender values)	£
Valubles (jewellery, antiques etc)	£
Cash (bank accounts etc)	£
Other investments	£

Total Assets £

Liabilities

Residential mortgage balance	£
Other UK mortgages balances	£
Overseas mortgages balances	£
Loans and overdrafts	£
Credit card balances	£
Other liabilities	£

Total Liabilities £

Portfolio Buy to Let Landlord Requirements *(continued)*

2. Cashflow - Current

Income and Expenditure - Current

Monthly income

Rent recieved £
Other income £

Monthly expenditure

Mortgage payments £
Repairs and maintenance £
Letting agent fees £
Legal and accountant fees £
Travel expenses £
Ground Rent / Service Charges £
Insurance £
Council Tax £
Energy / Safety Tests £
Other expenditure £

Total Buy to Let income £

Total Buy to Let expenditure £

Monthly surplus / deficit - Current £

3. Cashflow - Forecast

Income and Expenditure - Forecast

Monthly income

Rent recieved £
Other income £

Monthly expenditure

Mortgage payments £
Repairs and maintenance £
Letting agent fees £
Legal and accountant fees £
Travel expenses £
Ground Rent / Service Charges £
Insurance £
Council Tax £
Energy / Safety Tests £
Other expenditure £

Total Buy to Let income £

Total Buy to Let expenditure £

Monthly surplus / deficit - Forecast £

Portfolio Buy to Let Landlord Requirements *(continued)*

Name of Legal Owner/ Personal Name/SPV	Property Address	Property Value	Monthly Rental Income	Present Debt	Monthly Mortgage Payment	Lender Name	Purchase Date	BTL/LCBTL/ HMO/MUFB	No. Occupants/ Units