

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	Current mortgage lender
1				£	£	£	£
2				£	£	£	£
3				£	£	£	£
4				£	£	£	£

Property to be mortgaged

	First line of address	Postcode	Value of property	Mortgage balance outstanding	Monthly payment	Monthly rental income	Current mortgage lender
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	Current mortgage lender
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 managed			£	£	£	£
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 (eg. number, location, type of property, type of tenant)

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

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

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

Details of planned changes to circumstances (eg. 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