

Second Charge Loan

Portfolio submission requirements



Non-portfolio Landlord - applicants have 3 or fewer mortgaged buy to let properties.



Portfolio Landlord - applicants have 4 or more mortgaged buy to let properties or 3 mortgaged buy to let properties plus at least 1 pending application with us.



We accept the required **portfolio information** on our forms, the landlord's forms or in any other format - there's no need to fill out the same information multiple times. As long as the information we have is correct, the **portfolio assessment** will also be **valid for 6 months** making your next application even easier.

Documentation	Portfolio Landlord	Non-portfolio Landlord
Existing Property Portfolio Details	✓	✗
Business Plan	✓	✗
Assets & Liabilities Statement	✓	✗
Bank Statements showing rental receipts	✓ (Latest 3 months)	✓ (Latest month)
Income Verification ▶ Required for basic rate tax payers	✓	✓
Direct Debit Mandate	✓	✓
Decision in Principle Pack	✓	✓
Assured Shorthold Tenancy (AST) for the security address	✓	✓

This checklist identifies the documentation we require when underwriting an application. Please provide all relevant information at this stage to avoid unnecessary delays to processing. On full case submission, further information may be requested by our Underwriting Team.

Additional information can be emailed to us at D2Binseconds@precisemortgages.co.uk along with the Decision in Principle pack.

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