

Business Plan, Cash Flow and Assets and Liabilities

Mortgage reference

Personal details

Applicant/Directors

Applicant 1 Experience as a landlord Years

Applicant 2 Experience as a landlord Years

Applicant 3 Experience as a landlord Years

Applicant 4 Experience as a landlord Years

Property investment objective

To generate a sole source of income Capital appreciation

To generate an additional income stream Retirement planning

Other (please specify)

Operating model

Do you use a letting agent? Yes No

How do you manage void periods? Savings Income Surplus rental income Personal liquid assets

Other (please specify)

Details of voids in past 12 months

Portfolio strategy (please tick all that apply)

Property type House Bungalow Flat New Build Multi-Unit

Tenant profile (please tick all that apply)

 Single tenancy agreement HMO Students Professionals Family

Buy to let portfolio cash flow

	Previous tax year	Current tax year	Notes
Gross portfolio rental income	£	£	
Expenditure	£	£	
Gross mortgage payments	£	£	
Letting fees	£	£	
Legal and professional fees	£	£	
Rent and service charge	£	£	
Maintenance, repairs etc	£	£	
Other	£	£	
Total expenditure	£	£	
Total net cash flow	£	£	

Is tax liability up to date? Yes No (If no please provide explanation)

Please provide detail of future plans for portfolio (including possible funding requirements from the Bank)

Assets

For example, cash, cash equivalents, commercial property values, current residential property value, holiday homes, items of large material value, ISAs (savings), pensions, shares, stocks, bonds, securities, vehicles.

Applicant 1, 2, 3, 4 or joint	Description	£
		£
		£
		£
		£
		£
		£
		£
		£
		£

Total assets	Applicant 1	£
	Applicant 2	£
	Applicant 3	£
	Applicant 4	£

Liabilities

For example, commercial property mortgages, credit cards, current residential property mortgage, hire purchase, holiday home mortgages, loans, maintenance, overdrafts, tax liabilities.

Applicant 1, 2, 3, 4 or joint	Description	£
		£
		£
		£
		£
		£
		£
		£
		£
		£

Total liabilities	Applicant 1	£
	Applicant 2	£
	Applicant 3	£
	Applicant 4	£

Declaration (please sign and complete)

Applicant 1

Full name

Signature

Date

Applicant 2

Full name

Signature

Date

Applicant 3

Full name

Signature

Date

Applicant 4

Full name

Signature

Date

In addition please also include the most recent month's bank statement evidencing rent being received.

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.