

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. Our **portfolio assessment** will remain **valid for 12 months**. This means that subject to confirmation the information we hold hasn't changed, on subsequent applications we won't need a new business plan, asset and liabilities statement or details of the portfolio. We will simply send you the information we hold on the portfolio for you to validate with your customer. This saves you and your customer valuable time.

Documentation	Portfolio Landlord	Non-portfolio Landlord
Existing property portfolio details	✓	✗
Business plan, cash flow and assets and liabilities form	✓	✗
Standard declaration - Signed by all applicants	✓	✓
Income verification - Required for basic rate tax payers	✓	✓
Direct Debit mandate	✓	✓
Latest 1 month's cash flow bank statements	✓	✓
Latest 3 months' bank statements	✗	✓ (Tier 2 and 3 products only)

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

We've changed the way we underwrite applications for 5 year fixed rate mortgages to remove the additional documentation needed, making the process easier for you. For further details about these changes, [please read our blog](#).

If you have any queries about submitting a portfolio case to us, please contact one of our Sales Team or our call centre.

Upload documents to the case or email to portfolioadmin@precisemortgages.co.uk

Get in touch | Contact your local BDM
 0800 116 4385
precisemortgages.co.uk

