

Business Plan, Cash Flow, and Asset and Liabilities

Mortgage reference

Date

 / /

Personal details

Applicant/Directors

Applicant 1	<input type="text"/>	Experience as a landlord	<input type="text"/> years
Applicant 2	<input type="text"/>	Experience as a landlord	<input type="text"/> years
Applicant 3	<input type="text"/>	Experience as a landlord	<input type="text"/> years
Applicant 4	<input type="text"/>	Experience as a landlord	<input type="text"/> years

Property investment objective

<input type="checkbox"/> To generate a sole source of income	<input type="checkbox"/> Capital appreciation
<input type="checkbox"/> To generate an additional income stream	<input type="checkbox"/> Retirement planning
<input type="checkbox"/> Other (please specify) <input type="text"/>	

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 cashflow

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

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

(e.g., 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

(e.g., 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	£

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