

CUSTOMER PROFILE FOR UNDERWRITER ASSESSMENT

Personal Details

Application Number		Please list all other LBG applications numbers in progress				
Full Name	Residential Status	If Residential Status is Tenant How much is your monthly rent?	Applicant's total annual income	Total annual household income?	Investment Strategy Why are you purchasing/remortgaging a property to let?	Details for 'Other' Investment Strategy
Applicant 1						
Applicant 2						
Applicant 3						
Applicant 4						

All Residential Properties; Includes Residential, Second Home and Holiday Home

Lender	Account Number (for Lloyds Banking Group mortgages only)	Property Address		Property Attributes			Confirm all owners	Status (please choose from drop down)	Monthly Mortgage Payment (£0 if unencumbered)	Year Purchased	Original Purchase Price	Balance Outstanding (£0 if unencumbered)	Current Estimated Valuation
		House/flat number	Street name	Type eg House	Style eg Detached								
1	If other:						Applicant 1 <input type="checkbox"/>	If other please explain in supporting info					
		Town/city		Number of bedrooms	Year built	Tenure	Applicant 2 <input type="checkbox"/>						
		Postcode					Applicant 3 <input type="checkbox"/>						
2	If other:						Applicant 1 <input type="checkbox"/>	If other please explain in supporting info					
		Town/city		Number of bedrooms	Year built	Tenure	Applicant 2 <input type="checkbox"/>						
		Postcode					Applicant 3 <input type="checkbox"/>						

Savings, Investments and any Other Unsecured Assets

Do the applicants have any savings, investments or any other unsecured assets? If yes, please key below.			Yes <input type="checkbox"/>	No <input type="checkbox"/>	Supporting Information Please supply any supporting information for our underwriters, for example additional information about sources of household income, any additional applicants' income not keyed or any unusual elements of the overall transaction.
Details of asset	Owner	Estimated Current Value			
1	If other:				
2	If other:				
3	If other:				
4	If other:				
5	If other:				

CUSTOMER PROFILE FOR UNDERWRITER ASSESSMENT (CONTINUED)

Applications in progress

Lender	Application Number (for Lloyds Banking Group mortgages only)	Type of mortgage	Property Address		Property Attributes			Confirm all owners	Year Purchased	Original Purchase Price	New loan requested [†]	Balance outstanding with current lender	Current Estimated Valuation	Is property managed by a letting agent?	Leasehold cost per month	Gross Monthly Rental Income	Current mortgage payment	New mortgage payment [†]		
			House/flat number	Street name	Type	Style eg Detached	No. of bedrooms												Year built	Tenure
1	BM (application)							Applicant 1												
			Town/city		No. of bedrooms	Year built	Tenure	Applicant 2												
			Postcode					Applicant 3												
								Applicant 4												
2	BM (application)							Applicant 1												
			Town/city		No. of bedrooms	Year built	Tenure	Applicant 2												
			Postcode					Applicant 3												
								Applicant 4												
3	BM (application)							Applicant 1												
			Town/city		No. of bedrooms	Year built	Tenure	Applicant 2												
			Postcode					Applicant 3												
								Applicant 4												
							Ltd Company													
							Third Party													

[†]If this is a further advance application, please ensure the new loan requested and new mortgage payment includes the current balance and current monthly payment

All Other Buy to Let Properties (Mortgaged and Unencumbered)

Lender	Account Number (for Lloyds Banking Group mortgages only)	Property Address		Property Attributes			Confirm all owners	Year Purchased	Original Purchase Price	Balance Outstanding (£0 if unencumbered)	Current Estimated Valuation	Is property managed by a letting agent?	Leasehold cost per month	Gross Monthly Rental Income	Monthly Mortgage Payment (£0 if unencumbered)	
		House/flat number	Street name	Type	Style eg Detached	No. of bedrooms										Year built
1							Applicant 1									
		Town/city		No. of bedrooms	Year built	Tenure	Applicant 2									
		Postcode					Applicant 3									
							Applicant 4									
2							Applicant 1									
		Town/city		No. of bedrooms	Year built	Tenure	Applicant 2									
		Postcode					Applicant 3									
							Applicant 4									
3							Applicant 1									
		Town/city		No. of bedrooms	Year built	Tenure	Applicant 2									
		Postcode					Applicant 3									
							Applicant 4									
							Ltd Company									
							Third Party									

If more than one owner, please indicate % ownership for each property in supporting information section, otherwise we will assume held in equal shares.

Please continue to key Let properties on the following sheet.

CUSTOMER PROFILE FOR UNDERWRITER ASSESSMENT (CONTINUED)

All Other Buy to Let Properties (Mortgaged and Unencumbered)

Lender	Account Number (for Lloyds Banking Group mortgages only)	Property Address		Property Attributes			Confirm all owners	Year Purchased	Original Purchase Price	Balance Outstanding (£0 if unencumbered)	Current Estimated Valuation	Is property managed by a letting agent?	Leasehold cost per month	Gross Monthly Rental Income	Monthly Mortgage Payment (£0 if unencumbered)
		House/flat number	Street name	Type	Style eg Detached	No. of bedrooms									
4							Applicant 1								
							Applicant 2								
		Town/city		No. of bedrooms	Year built	Tenure	Applicant 3					Management fee cost per month			
		Postcode					Applicant 4								
5							Ltd Company								
							Third Party								
		Town/city		No. of bedrooms	Year built	Tenure	Applicant 1					Management fee cost per month			
		Postcode					Applicant 2								
6							Applicant 3								
							Applicant 4								
		Town/city		No. of bedrooms	Year built	Tenure	Ltd Company					Management fee cost per month			
		Postcode					Third Party								
7							Applicant 1								
							Applicant 2								
		Town/city		No. of bedrooms	Year built	Tenure	Applicant 3					Management fee cost per month			
		Postcode					Applicant 4								
8							Ltd Company								
							Third Party								
		Town/city		No. of bedrooms	Year built	Tenure	Applicant 1					Management fee cost per month			
		Postcode					Applicant 2								
9							Applicant 3								
							Applicant 4								
		Town/city		No. of bedrooms	Year built	Tenure	Ltd Company					Management fee cost per month			
		Postcode					Third Party								
TOTAL PORTFOLIO															

CUSTOMER PROFILE FOR UNDERWRITER ASSESSMENT (CONTINUED)

Validation Section		
Reference	Checklist (Please check all points below to avoid delays)	Intermediary Declaration
<ul style="list-style-type: none"> We require all documentation, including this Customer Profile form, within 21 days of the application date. Please ensure the form is typed and all cells are complete to enable a full underwrite of this application. We require the full property address to assess the current collateral and rental valuations. You must get a copy of the customer's credit file and ensure all mortgages are reflected on this form. Underwriters need to match the mortgages stated on this form to the applicants' credit file. Please provide any information to assist in the supporting information section, for example if further advances are held as separate records on their credit files. <p>Please reference the BM Website for details of evidence required: http://www.bmsolutions.co.uk/criteria/#income_overview</p> <p>The information on this Customer Profile Form can be imported into the Mortgage Portal. Please see the 'Mortgage Portal User Guide' for instructions on how to import the form.</p>	<p>APPLICATION SUBMISSION</p> <p>Profile form fully completed & information is consistent with the details on the application form? <input type="checkbox"/></p> <p>Evidence of Income & Deposit supplied and meets BM requirements. For portfolio landlord applications, retain evidence of deposit on file. Underwriters may request this on individual cases. <input type="checkbox"/></p> <p>Do the mortgaged property details reconcile with the Credit Bureau information. <input type="checkbox"/></p> <p>Proof of Income Requirements</p> <p>Self-employed – Tax Calculations and corresponding Tax Year Overviews for last 2 years (latest no more than 18 months old).</p> <p>Employed – Latest payslip.</p> <p>Retired – Latest bank statement (Where gross pension income cannot be ascertained from the bank statement, latest pension statement dated in last 12 months or State Pension Forecast statement).</p> <p>If net profit keyed as "other income" – latest years Tax Calculation and corresponding Tax Year Overview (no more than 18 months old).</p>	<p>BM PORTFOLIO LANDLORD POLICY</p> <p>Keyed Information</p> <p>Number of mortgaged BTL properties between 4-10 at application <input type="checkbox"/></p> <p>Gross basic income above £30,000 <input type="checkbox"/></p> <p>Aggregate portfolio LTV less than 75% <input type="checkbox"/></p> <p>Aggregate portfolio Rental Cover greater than 145% <input type="checkbox"/></p>
	<p>By submitting this form to BM Solutions, I can confirm all declared information is a true reflection of the details I have received from applicant (s) and I have retained evidence within my files.</p> <p>Please type name below</p>	

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