

PROPERTY SCHEDULE KEYING GUIDE

Portfolio Landlord Declared Properties (BTL Mortgaged Properties Only)

How many mortgaged BTL properties do the applicants have in total (including this application)

A. In personal names

3

B. In company or any other legal entity

2

Please refer to the website for example scenarios

Enter Property Details

Please ensure that you have entered any dividends from UK companies in the income screen

Key in details of all **mortgaged** properties held by the applicant(s), whether in personal names or other legal entity. Then click Enter Property details to move to next section. **Any applications which have not yet completed should not be included in this count.**

Current Application Property

Application Scheme	Application Type	New Borrowing Amount	Outstanding Balance	Total Loan Amount	Purchase Price/Value	Gross Monthly Rental
Buy to Let	New Mortgage	100,000	0	100,000	200,000	1,000

Existing BTL Properties (Mortgaged and Unencumbered)

Property	Property Held By	Outstanding Balance	Estimated value	Gross Monthly Rent	Number of owners party to the property	Applicant I party to the property	Edit	Delete
1	Personal	100,000	200,000	1,000	1	Yes	X	X
2	Personal	100,000	200,000	1,000	1	Yes	X	X
3	Company	100,000	200,000	1,000	n/a	n/a	X	X
4	Company	100,000	200,000	1,000	n/a	n/a	X	X

Add Existing Property – Please do not enter details of property associated with this application

Property held by

Please Select

Outstanding Balance

Estimated Value

Gross Monthly rent

Number of owners party to this property

Applicant I party to the property

Yes/No

Add

Please ensure that you have entered any dividends from UK companies in the income screen

Complete details for each mortgaged and unencumbered property, and then click 'Add' which will add the details into the Existing BTL Properties above. Please make sure you have detailed all mortgaged properties as confirmed in the Portfolio Landlord Declared Properties section at the top of the screen, plus any unencumbered properties. Please key balance as £0 for unencumbered properties. **Please note that for calculation purposes, we will always assume that each party to a property owns an equal share.**

Declaration

I confirm that all declared information is a true reflection of the details I have received from the applicants and that I have retained evidence of this information

Yes/No

Click Yes to confirm you have entered all property and rent details correctly.

Summary Information

Below is a summary of portfolio information. Please use the "Calculate" button to check these are correct. If you want to change anything, you can easily re-check the values by using the calculate button

Total Number of Mortgaged Properties

5

Portfolio Rental Cover

218%

Portfolio LTV

50%

Total Gross Annual Rent for Applicant I

£60,000

Calculate

Once all property details have been keyed, click Calculate to verify that RCR and LTV criteria have been met. **If either or both of these are outside policy for declared Portfolio Landlords, you will be unable to submit the application.**