

Details of Cash Flow and Other Assets

Buy to Let Portfolio

Application No:

Applicant(s):

This information is required for Buy to Let portfolio landlords with four or more mortgaged Buy to Let properties.

It supplements the information provided through our Buy to Let application process relating to all let properties, which details location, mortgage balances outstanding, monthly mortgage payments, and monthly rent for each property.

Full details of our lending policy criteria for portfolio landlords are available in the A-Z Lending Criteria Guide, located on the Skipton Building Society for Intermediaries website (for intermediary use only).

Section 1: Portfolio Cash Flow

Details of the current monthly mortgage payments and monthly rent for each let property have already been provided by you. Our underwriting approach is to ensure that the rent is a minimum interest payment calculated at 145% x a stressed interest rate.

Cash flow details are also required from you to demonstrate how your current business plan and approach to property management shows that annual income exceeds expenditure. Evidence may be requested. Please complete the following:

Total income for next annual period	£
Gross rental income (using your experience and expectations for rental voids)	
Other income associated with the portfolio (add details below)	
Total annual income	
Total expenditure for next annual period	£
Mortgage payments	
Property management (repairs, maintenance, fees, insurance etc.)	
Tax (associated with the portfolio)	
Other expenditure (associated with the portfolio)	
Total annual expenditure	
Total annual surplus (income minus expenditure)	

Notes (please use this section to provide detail to support the income and/or expenditure shown above and any calculations used)

Section 2: Other Assets

Other assets readily available to support cash flow if required (cash, shares etc.) evidence of these assets may be requested.

Of particular relevance are funds that could be used to support mortgage payments or pay for any unexpected property expense.

Section 3: Declaration

I/we hereby certify that this is a true and accurate record.

Signature 1

Date (DD/MM/YY)

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
----------------------	----------------------	---	----------------------	----------------------	---	----------------------	----------------------

Signature 2

Date (DD/MM/YY)

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
----------------------	----------------------	---	----------------------	----------------------	---	----------------------	----------------------

Signature 3

Date (DD/MM/YY)

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
----------------------	----------------------	---	----------------------	----------------------	---	----------------------	----------------------

Signature 4

Date (DD/MM/YY)

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
----------------------	----------------------	---	----------------------	----------------------	---	----------------------	----------------------

Mortgages. Made. Easier.



Visit us [skipton-intermediaries.co.uk](https://www.skipton-intermediaries.co.uk)



Call **0345 601 6683**

8:30am - 6pm Monday to Thursday, 8:30am - 5:30pm Friday.



Web Chat

8.30am - 6pm Monday to Thursday, 8.30am - 5.30pm on Friday and 9am - 12pm on Saturday.

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN. Ref: 323031_18/07/2023

For Intermediary Use Only