

# 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, assets and liabilities form	✓	✗
Standard declaration - Signed by all applicants	✓	✓
Income verification	On Underwriter Request	On Underwriter Request
Direct Debit mandate	✓	✓
Latest 1 month's cash flow bank statements	✓	✗
Latest 3 months' bank statements	On Underwriter Request (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.

## Get in contact

Speak to your BDM

Call 0800 116 4385

OR

Visit our website at [precisemortgages.co.uk](https://www.precisemortgages.co.uk)

**We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.**

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# PRECISE.

Intermediaries only.

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