

# Portfolio landlord business plan template.



Please complete this form with as much detail about the portfolio and its management as possible. Once complete, please upload this form to the mortgage application.

## Application details

Form completion date DD/MM/YY

Lead applicant name

Mortgage application ref (if known)

## Investment strategy

How long have you owned BTL properties?

<1 years

2-5 years

5+ years

What is your investment strategy?

Primary source of income

Additional source of income

Retirement planning/income

Capital appreciation

Other (please specify)

## Operating model

Is more than 25% of your rental income derived from an HMO/Holiday/student basis?

Yes

No

Do you register tenant deposits with a Government approved provider?

(Mandatory requirement for TSB)

Yes

No

Which deposit management provider do you use?

Please provide a tenant deposit reference number for the security property (if let) and any other BTL mortgages held with TSB (if let)

Average initial tenancy agreement period

6 months

1 year

2-3 years

3+ years

## Portfolio provisions and performance

How many properties have experienced voids greater than two months within the last year?

None

1

2

3

4+

Have you experienced any issues with tenant arrears or evictions within the last year?

No

Yes (please explain)

## Future performance and strategy

What are your plans for portfolio growth over the next five years?

Purchase more properties

Sell some properties

No growth plans

Market exit

If you plan to sell some properties within the next five years, what are your plans with the proceeds/profits of property sales?

Personal use/retirement

Reduction of debt owed to TSB

Reduction of other debt

## Further portfolio details

Are any of the properties in your portfolio owned through a limited company or held under a directorship structure of which you are a named party?

No

Yes (please provide names, shareholding and detail the number of mortgaged BTLs owned by the respective company)

Please describe how you originally accumulated the wealth used to build your property portfolio (e.g., employment income, business profits, inheritance, sale of assets)

How were the deposits for your portfolio properties funded? (e.g., personal savings, company funds, loans, gifts)?

## Additional information

Please provide any additional important information relevant to your business plan:

If you'd like this in another format such as large print, Braille or audio please contact your Business Development Manager.

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