

Business Plan, Cash Flow, and Assets and Liabilities

Mortgage reference Date

Personal details

Applicant/Directors

Applicant 1 Experience as a landlord years
Applicant 2 Experience as a landlord years
Applicant 3 Experience as a landlord years
Applicant 4 Experience as a landlord years

Property investment objective

- To generate a sole source of income Capital appreciation
 To generate an additional income stream Retirement planning
 Other (please specify)

Operating model

- Do you use a letting agent? Yes No
How do you manage void periods? Savings Income Surplus rental income Personal liquid assets
 Other (please specify)

Details of voids in past 12 months

Portfolio strategy (please tick all that apply)

Property type House Bungalow Flat New build Multi-unit

Tenant profile (please tick all that apply)

Single tenancy agreement HMO Students Professionals Family

Buy to let portfolio cashflow

Portfolio income and expenditure	Previous tax year	Current tax year	Notes
Gross portfolio rental income			
Gross mortgage payments			
Letting fees			
Legal and professional fees			
Rent and service charge			
Maintenance, repairs etc			
Other			
Total expenditure			
Total net cashflow			

Tax liability up to date Yes No (If no please provide explanation)

Please provide detail of future plans for portfolio (including possible funding requirements from the Bank)

Assets		
(e.g., cash, cash equivalents, commercial property values, current residential property value, holiday homes, items of large material value, ISAs (savings), pensions, shares, stocks, bonds, securities, vehicles)		
Applicant 1, 2, 3, 4 or joint	Description	£
		£
		£
		£
		£
		£
		£
		£
		£
		£
Total assets	Applicant 1	£
	Applicant 2	£
Total assets	Applicant 3	£
	Applicant 4	£

Liabilities		
(e.g., commercial property mortgages, credit cards, current residential property mortgage, hire purchase, holiday home mortgages, loans, maintenance, overdrafts, tax liabilities)		
Applicant 1, 2, 3, 4 or joint	Description	£
		£
		£
		£
		£
		£
		£
		£
		£
Total liabilities	Applicant 1	£
	Applicant 2	£
Total liabilities	Applicant 3	£
	Applicant 4	£

In addition please also include the most recent month's bank statement evidencing rent being received.



For customer service and training purposes, calls with Kent Reliance for Intermediaries may be monitored and/or recorded.

krbs, Kent Reliance Banking Services and Kent Reliance are trading names of OneSavings Bank plc. Registered in England and Wales (company number 7312896). Registered office: Reliance House, Sun Pier, Chatham, Kent, ME4 4ET. OneSavings Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered number 530504).

25/KRFI/MKT001840-003