

Application Tips

Buy to Let – Portfolio Landlords

Since the adoption of our specialist underwriting approach for BTL Portfolio Landlords in September, we have been monitoring applications received.

By following these application tips, you will help us to reduce the number of queries raised and speed up the application assessment process.

Property Schedule Form



Our own form is required for all cases, either fully complete the editable version or handwrite. Ensure the form is either signed or type names into signature boxes



REMEMBER - We don't need separate business plans or cash flow forecasts



For expired AST's, we need confirmation that the tenancy has continued unless bank statements show continued rent credits



Remember to send the **AST** for the subject property



Commitments
Disclose all residential and BTL mortgages



We **credit search** all cases so ensure all unsecured debts are disclosed



Remortgage Applications

Don't include rent from the subject property in total rental income as it is already accounted for

The Portfolio Property Schedule Form is available within our Buy to Let 'Useful Documents' section: <https://intermediaries.uk.barclays/useful-documents>

