

# Buy to let payment holiday extension request form

Title:

First Name:

Surname:

Are you acting on behalf of all parties to the mortgages?  Yes  No

Has your rental income been impacted by Coronavirus?  Yes  No

Are you passing on the benefit of the payment holiday to your tenants?  Yes  No

What percentage of your rental income are you expecting to receive?  %

Please list the account number(s) you would like the extension of the payment holiday on

How long would you like your payment holiday to be extended by (up to maximum of 3 months)?  months

Can you make any contribution towards your monthly mortgage payments during the extended period?  Yes  No

How much?  £

**Please confirm that:**

- You and anyone else named on the mortgage are aware that:
  - whilst your account is on a payment holiday your outstanding balance will increase and interest will continue to be charged on that amount; and
  - we've worked on the assumption that if we don't hear from you to discuss re-payment options, before payments recommence, that you wish to repay the unpaid amounts over the remaining term of your mortgage. We'll recalculate your payments to ensure the amount unpaid during the payment holiday is repaid within the current term. This will mean that more interest is paid over the term of the mortgage and your monthly payment will increase at the end of the payment holiday. Alternative options include paying that amount either as a lump sum, or with additional monthly payment over a shorter period of time. Both these options will cost less than paying over the remaining term.
- Whilst the status of a mortgage payment holiday is not reported negatively to the Credit Reference Agencies, we don't know how other lenders may use this information when making future lending decisions.

**Please confirm the above statements are correct**

I confirm the above statements are correct.

Once completed, please email this form to [recoveries@interbayuk.com](mailto:recoveries@interbayuk.com)