InterBay

Business Plan, Cash Flow, and Asset 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 	1
□ To generate an additional income stream	 Retirement planning 	g
□ 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 O House O Bungalow O Flat O New	w build 🗆 Multi-unit	
Tenant profile (please tick all that apply)		
□ Single tenancy agreement □ HMO □ Students □ Pro	fessionals	

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 O Yes O No (If no please provide explanation)

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

Assets	
h equivalents, commercial propert	

esidential 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		£
		£	
		£	
		£	
		£	
		£	
		£	
		£	
		£	

Liabilities

(e.g., commercial property mortgages, creatic caras, current residential property mortgage, hire purchase, holiday home mortgages, loans, maintenance, overdrafts, tax liabilities)

Applicant 1, 2, 3, 4 or joint	Description	£	
		£	
		£	
		£	
		£	
		£	
		£	
		£	
		£	

Total assets	Applicant 1	£		Total liabilities	Applicant 1	£	
	Applicant 2	£			Applicant 2	£	
	Applicant 3	£			Applicant 3	£	
	Applicant 4	£			Applicant 4	£	

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

Page 2 of 2

For customer service and training purposes, calls with InterBay may be monitored and/or recorded.

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