

Portfolio BTL Minimum Application Requirements



Requirement	Commentary
Completed Application Form	Available as an online form or downloadable.
Completed Tenancy Schedule	Please complete the Tenancy Schedule with information relating to your entire Buy To Let (BTL) portfolio. This should include details of secured lending held against each asset (amount, rate, expiry of loan etc.) as we will need this to assess affordability.
Your Business Plan	Please provide us with a copy of your business plan related to your BTL portfolio. This should include commentary on the portfolio's background, income aspirations, sinking fund or means of funding refurbishment/CapEx, drawing requirements and long-term plans for the portfolio.
KYC Information	Copy of valid passport or driving license for each director and shareholder. Copy of recent (within last three months) utility bill for each director and shareholder. The name and address should match that on the application form. All documents should be certified by a suitable qualified professional.
Accounts	The most recent three set of accounts for the borrowing entity. In the event of a newly incorporated entity, the articles of incorporation will be required. As will the relevant details of income and expenditure over the past three years.
Bank Statements	The borrowing entities' previous three months bank statements. This should be the borrowing entities main account and be in the same name as the applicant. The bank statements should highlight income, expenditure and any payments to directors and/or shareholder; for example, salary, emoluments or dividends.
Legal Requirement	Following approval, we will begin our legal due diligence process. Our solicitors will require the following information.
DD Mandate	This will allow Hodge to set up your statement.
Signed copy of the Bank's Approval in Principle document	This, along with the terms and conditions, will form the basis of the bank's offer and any underlying facility.
Residential Tenancy Agreements and Tenancy Deposit Certificates	For all properties which will form part of Hodge's security.
A copy of the current building insurance policy for each property	This should evidence suitable landlord building insurance equivalent to the value of the property each policy is insuring.
A copy of the Energy Performance Certificate (EPC) for each property	This should evidence compliance that minimum EPC requirements are met (currently required E rating)
A copy of the latest gas safety check record for each property	Evidence of compliance within the last 12 months
A copy of the asbestos survey and current Fire Risk Assessment	These are only applicable if any property is not a self-contained residential dwelling(i.e. a whole block of flats or flat conversion building or any part of the property has a commercial use, such as a shop).
Loan account details	Details of all loans to be redeemed including account numbers and sort codes.
Copy of enquiries questionnaire	Providing all required information for conveyancing.
Signed borrower's declaration	This will instruct solicitors to proceed with the proposed refinance.

Our Portfolio Buy To Let loans are not regulated by the Financial Conduct Authority.

Hodge is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS.

Hodge's Privacy Notice confirms how we manage and process your personal data. If you require more detail on how we handle your information please go to <https://www.hodgebank.co.uk/> and click on the Privacy Policy link under Help & Support or call 0800 021 7823

