

Portfolio Submission Requirements

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Portfolio Landlords

As per PRA regulations, Quantum Mortgages considers that borrowers with four or more buy-to-let properties, either together or separately, in aggregate, should be treated as portfolio landlords.

For assessment of the background portfolio, we will require a full list of the applicant's portfolio, either on their own spreadsheet or by completing the Quantum Mortgages portfolio spreadsheet.

The minimum information required for each property is :

- Property Ownership – Individual / Ltd Co
- Property Address
- Postcode
- Property Value
- Tenancy Type
- Number of Bedrooms
- Current Mortgage Balance
- Monthly Mortgage Payment
- Monthly Rental (estimated rental if not let)
- Interest Rate
- Lender Name
- Time Owned - Years
- Property Type
- HMO – Yes / No
- New Build – Yes / No
- Currently Tenanted – Yes / No
- A minimum of 60% of the overall portfolio must be verified and conduct checked. Where conduct cannot be obtained via CAIS a full 12-month mortgage statement must be provided.