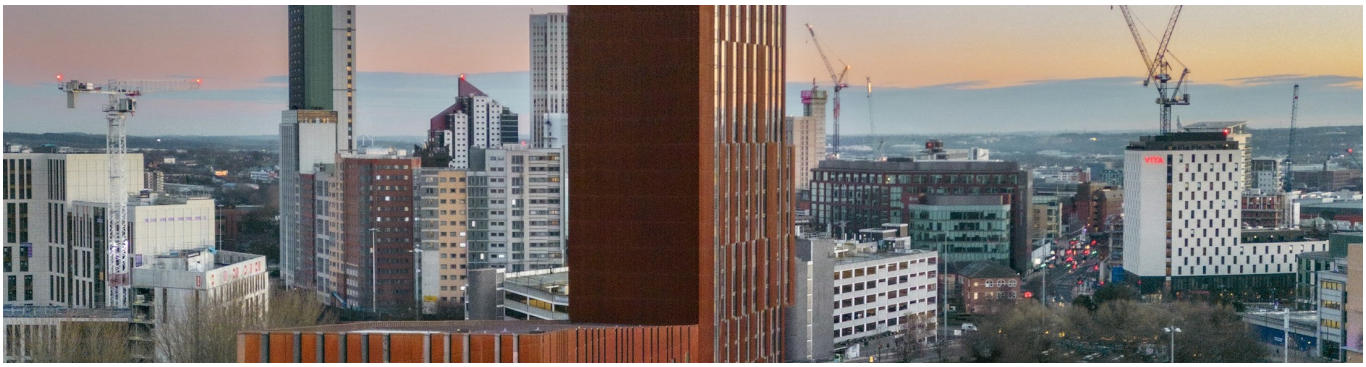
Portfolio Landlord Mortgages

The next mortgage is judged alongside every mortgage you already hold.



Professional landlords often discover that a strong new property cannot be assessed in isolation.

01 Build a lender-ready portfolio schedule

- List every property, postcode, ownership entity, current value, outstanding balance, rent, lender, rate and product end date.
- Record which properties are unencumbered, held jointly or owned through different companies.
- Be consistent: lenders may cross-check the schedule against credit files, valuation evidence and other records.

02 Understand portfolio underwriting

- Many lenders use four or more mortgaged buy-to-let properties as a portfolio-landlord threshold, but treatment and exceptions vary.
- The application can be affected by background portfolio loan-to-value, rent-to-debt stress testing, concentration in a postcode or exposure to one lender.
- A weak property in the background portfolio can restrict borrowing on an otherwise strong purchase.

03 Make the portfolio readable

- Show a simple business plan, cash-flow view, refurbishment commitments and reasons for the proposed borrowing.
- Flag upcoming product expiries and major capital works so the lender can assess realistic commitments.
- If borrowing through several SPVs, identify links between entities and any cross-guarantees.

THE NUMBERS | ILLUSTRATION ONLY

A portfolio of 10 properties worth £2.5m with £1.7m debt has 68% aggregate loan-to-value. A single property at 85% LTV may still need attention even if the average looks comfortable.

The mistake to avoid

Never assume that meeting an aggregate portfolio ratio means each property passes its own lending test.

Documents worth preparing

Full portfolio schedule; existing mortgage statements; rental statements; company structure chart; business plan; evidence of major works.

DISCUSS A DEAL

Send the property, borrowing requirement and your timescale to deal@wefinanceuk.com, or call 020 3917 2651.

Email

deal@wefinanceuk.com

Phone

020 3917 2651

WhatsApp

+44 7417 318414

London | Head Office

ER76, The Link Business Centre
49 Effra Road, London SW2 1BZ

Wales Office

Sophia House, 28 Cathedral Road
Cardiff CF11 9LJ

Scotland Office

Westpoint, 4 Redheughs Rigg
South Gyle, Edinburgh EH12 9DQ

NACFB HELPING FUND UK BUSINESS

FIBA Member

Important information

Your home may be repossessed if you do not keep up repayments on your mortgage. The Financial Conduct Authority does not regulate most buy-to-let mortgages. Bridging finance is typically a short-term, higher-cost form of borrowing and carries risks, particularly if the planned exit strategy is not achieved. A clear repayment strategy should be in place before entering into any agreement. Commercial bridging finance is not regulated by the Financial Conduct Authority.

WeFinance UK is a trading style of Roxton Wealth Ltd, an Appointed Representative of Rosemount Financial Solutions (IFA) Limited, authorised and regulated by the Financial Conduct Authority (FRN 535515). Roxton Wealth Ltd is entered on the Financial Services Register (FRN 1033240). Rosemount Financial Solutions (IFA) Limited is an authorised credit broker, not a lender. We work with an unrestricted number of lenders to find suitable finance arrangements. We will receive lender commission, calculated as a fixed fee, fixed rate or percentage of borrowing. Full commission details will be disclosed during your customer journey. Roxton Wealth Ltd | Company No. 16335726 | ICO: ZB900326 | Registered Address: ER76, The Link Business Centre, 49 Effra Road, London SW2 1BZ. This document is intended for UK consumers and is subject to the UK regulatory regime.