

Let properties – other let properties (including holiday lets, properties held in limited companies/Special Purchase Vehicles, unencumbered properties)

Property	Owner(s)	Address		Property type	Year built	No. of bedrooms	Tenure	Leasehold term remaining (months) if applicable	Type of letting	Year purchased	Outstanding mortgage balance (£o if unencumbered)		Estimated current value	Calculated LTV	Original loan amount	Original mortgage term (months)	Gross monthly rental income	Monthly letting costs		Monthly tax	Monthly mortgage payment (£o if unencumbered)		Affordability		Yield																	
											IO	C&I						Voids	Maintenance		Agent's fees	Ground rent & service charge	Other	IO	C&I	Total	Rental coverage (stressed)	Surplus (stressed)	Surplus (pay rate)	Gross	Net											
1		Line 1									IO							Voids			IO		Rental coverage (stressed)		Gross																	
		Town / City									C&I							Agent's fees																								
		Postcode									Total							Ground rent & service charge																								
2		Line 1									IO							Voids			IO		Rental coverage (stressed)		Gross																	
		Town / City									C&I							Agent's fees																								
		Postcode									Total							Ground rent & service charge																								
3		Line 1									IO							Voids			IO		Rental coverage (stressed)		Gross																	
		Town / City									C&I							Agent's fees																								
		Postcode									Total							Ground rent & service charge																								
4		Line 1									IO							Voids			IO		Rental coverage (stressed)		Gross																	
		Town / City									C&I							Agent's fees																								
		Postcode									Total							Ground rent & service charge																								
5		Line 1									IO							Voids			IO		Rental coverage (stressed)		Gross																	
		Town / City									C&I							Agent's fees																								
		Postcode									Total							Ground rent & service charge																								
6		Line 1									IO							Voids			IO		Rental coverage (stressed)		Gross																	
		Town / City									C&I							Agent's fees																								
		Postcode									Total							Ground rent & service charge																								
7		Line 1									IO							Voids			IO		Rental coverage (stressed)		Gross																	
		Town / City									C&I							Agent's fees																								
		Postcode									Total							Ground rent & service charge																								

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Let properties – (continued)

Property	Owner(s)	Address	Property type	Year built	No. of bedrooms	Tenure	Leasehold term remaining (months) if applicable	Type of letting	Year purchased	Outstanding mortgage balance (£0 if unencumbered)		Estimated current value	Calculated LTV	Original loan amount	Original mortgage term (months)	Gross monthly rental income	Monthly letting costs		Monthly tax	Monthly mortgage payment (£0 if unencumbered)		Affordability		Yield									
										IO	C&I						Voids	Maintenance		Agent's fees	Ground rent & service charge	Other	IO	C&I	Rental coverage (stressed)	Surplus (stressed)	Surplus (pay rate)	Gross	Net				
8		Line 1								IO							Voids			IO		Rental coverage (stressed)		Gross									
		Town / City								C&I							Maintenance			Agent's fees		Ground rent & service charge				Other	C&I	Surplus (stressed)					
										Postcode							Total																
9		Line 1								IO							Voids			IO		Rental coverage (stressed)		Gross									
		Town / City								C&I							Maintenance			Agent's fees		Ground rent & service charge				Other	C&I	Surplus (stressed)					
										Postcode							Total																
Total portfolio										Outstanding mortgage balances	Estimated current portfolio value	Calculated portfolio LTV	Gross monthly rental income	Monthly letting costs	Monthly tax	Monthly mortgage payments	Rental coverage (stressed)	Surplus (stressed)	Surplus (pay rate)	Gross yield	Net yield												

Validation section

	Key information	Any other supporting information (please remember to comment on potential areas of concern within the portfolio)
Number of mortgaged let properties between 4 - 10		
Gross income £25,000 or above		
Aggregate portfolio LTV 75% or less		
Aggregate portfolio rental cover 145% or above		
Aggregate portfolio surplus £0 or above		
Aggregate Santander LTV 95% or less		

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