

*Frequently Asked Questions*

# PORTFOLIO LANDLORDS

**Q. What is a portfolio landlord?**

A portfolio landlord is described as someone with, or looking to acquire four or more mortgaged buy to let properties, whether held individually, in a partnership or via a limited company.

**Q. What products do you offer to a portfolio landlord?**

All the rates shown on our Buy to Let product guide are available to portfolio landlord applicants.

**Q. What documentation or evidence will Keystone request for a portfolio landlord case?**

Keystone needs the following documents to be uploaded to the case via MyKeystone;

- A completed property portfolio spreadsheet (available from our website)
- 12 months proof of mortgage payments if this is not evidenced via our credit search

**Q. Does Keystone have a maximum number of properties in the background that the client can have?**

No. There is no limit to how many properties an applicant can have in their portfolio. Keystone can lend up to a maximum of £15,000,000 to each applicant.

**Q. How do Keystone stress the applicants background portfolio?**

The loan to value of the borrowers' portfolio (including any unencumbered properties) can be up to 80%. Each property in the portfolio will need to be self-financing, meaning that the rental income is higher than the mortgage payments. We stress the rental coverage of the portfolio at 125% at the notional rate of 5.5%.

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