

# Our Portfolio Landlord Guide

Here are our top tips to help you get your Portfolio case submissions through without any delays. If you need any more information visit our [website](#), or give one of our [BDMs](#) a call.



## Get it right first time

- ✓ Always fill in the cash flow document in full for the last 12 months and the following 12 month projection
- ✓ Always check ASTs are in the applicants or SPV's name
- ✓ Don't provide documentation we don't need for the application, as it will have to be assessed but may not be required

## Portfolio-backed Top Slicing

Portfolio-backed top slicing is where the applicant can use excess rental income from any properties coming to or currently held with Zephyr Homeloans to supplement a rental shortfall:

- The aggregate ICR across all mortgages held with Zephyr Homeloans must be 155% using the product rates
- Any income from a property with an ICR higher than 140% can be used to supplement any property with a rental shortfall

Remember, we may allow a mix of personal and portfolio income to support rental shortfalls.

You can use our [online illustrative calculator](#) to check if your application qualifies for a personal income top slice and [call us](#) to discuss whether portfolio backed top slicing is also relevant for a specific case.


## Portfolio Applications


All portfolio landlords must submit the following additional documents as part of their case submission:

- Business plan
- Full cash flow document
- BTL Hub spreadsheet – to be submitted online via the Core Logic BTL Hub
- Portfolio overview spreadsheet

All of these documents can be accessed and downloaded easily from our [Portfolio Applicants](#) web page.

**If you have any problems with submitting a case or have any questions please call or email one of our BDMs. All of their contact details can be found [here](#).**

 Call 0370 707 1894

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