



# CPC FINANCE












COMMERCIAL, INVESTMENT  
AND BUY TO LET MORTGAGES

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# E-Tech - Lenders

Lenders						
View associated lenders						
	Lender	Type	Requested	Response	Status	Send request
	 Axis	Integrated	-	-	New	➤
	 Etech Lender	Integrated	-	-	New	➤
	 InterBay	Integrated	14/12/2017 16:25	15/12/2017 11:08	Accepted	➤
	 Kent Reliance	Integrated	11/01/2018 16:23	11/01/2018 17:32	Accepted	➤
	 Keystone	Integrated	-	-	New	➤
	 Landbay	Integrated	-	-	New	➤
	 Paragon	Integrated	-	-	New	➤
	 Shawbrook Bank	Integrated	14/01/2019 12:47	14/01/2019 13:25	Accepted	➤
	 The Mortgage Lender	Integrated	-	-	New	➤
	 Together Money	Integrated	-	-	New	➤
	 Virgin Money	Integrated	11/02/2019 11:43	11/02/2019 12:20	Accepted	➤

# E-Tech – Property Schedule

Client Property Portfolio  
View and edit




14/01/2019 13:34

Details

Companies








Portfolio

Summary of client declared values

	<b>£14,828,000</b> Total Value of Properties		<b>£64,414</b> Total Monthly Rental Income		<b>59.02%</b> LTV %
	<b>£8,750,857</b> Total Current Mortgage Balance		<b>£30,455</b> Total Monthly Mortgage Payment		<b>211.51%</b> ICR %

Search for property by address

50 Active properties (44 Removed)

<input type="checkbox"/>	Address	Property value	Current mortgage balance	Loan to value	Monthly rental income	Monthly mortgage payment	ICR	Is HMO	Is duplicate	EPC rating
<input type="checkbox"/>	 Flats 1-4, 19, Glenfield Road, Leicester, LE3 6AT Manual Entry / Held by company	£300,000	£228,000	76.00%	£1,879	£645.16	291.25%			N/A
<input type="checkbox"/>	 Flats 1-4, 9, Wicker Hill, Trowbridge, BA14 8JU Manual Entry / Held privately	£400,000	£0	-	£0	£0	-			N/A
<input type="checkbox"/>	 The Grapes Hotel, Market Square, Aspatria, Cumbria, CA7 3HB Manual Entry / Held privately	£250,000	£0	-	£0	£0	-			N/A
<input type="checkbox"/>	 8, Maltby Drive, ENFIELD, Middlesex, EN1 4EH Manual Entry / Held privately	£175,000	£77,180	44.10%	£650	£144	451.39%			N/A
<input type="checkbox"/>	 73b, Central Road, WEMBLEY, Middlesex, HA0 2LQ Manual Entry / Held privately	£275,000	£187,969.36	68.35%	£1,050	£622.94	168.56%			N/A
<input type="checkbox"/>	 52, Greenhill Way, HARROW, Middlesex, HA1 1LE Manual Entry / Held privately	£450,000	£262,000	58.22%	£3,500	£1,116.8	313.40%			N/A
<input type="checkbox"/>	 Flat 1, 80, Welldon Crescent, HARROW, Middlesex, HA1 1QQ Manual Entry / Held privately	£300,000	£195,000	65.00%	£1,195	£530	225.47%			N/A



# ***EQUIFAX***



## **Credit Search / Credit Score**



# Evidence of Income

- Tax Computation / SA302
- Tax Overview
- SA100 – shows breakdown of rental income and associated expenses



HM Revenue  
& Customs

View your calculation

This section provides you with a breakdown of your full calculation. If it says your tax return is 100% complete then you have submitted your return and this is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

Pay from employments	£12,000.00
Profit from UK land and property	£9,780.00
Dividends from UK companies	£18,000.00
<b>Total income received</b>	<b>£39,780.00</b>
<i>minus</i> Personal Allowance	£11,500.00
<b>Total income on which tax is due</b>	<b>£28,280.00</b>

How we have worked out your income tax

	Amount	Percentage	Total
<b>Pay, pensions, profit etc. (UK rate for England, Wales and Northern Ireland)</b>			
Basic rate	£10,280.00	x 20%	£2,056.00
Starting rate	£0.00	x 0%	£0.00
Nil rate	£0.00	x 0%	£0.00
Basic rate	£0.00	x 20%	£0.00
<b>Dividends from companies etc</b>			
Basic rate at nil rate	£5,000.00	x 0%	£0.00
Basic rate	£13,000.00	x 7.5%	£975.00
<b>Total income on which tax has been charged</b>			<b>£28,280.00</b>
Income Tax due			£3,031.00
<b><i>minus</i> Tax deducted</b>			
From all employments, UK pensions and state benefits			£98.00

	Amount	Percentage	Total
<b>Total tax deducted</b>			<b>£98.00</b>
Total Income Tax due			£2,933.00
<b>Estimated payment due by 31 January 2019</b>			
You must pay the total of any tax and class 4 NIC due for 2017-18 plus first payment in account due for 2018-19 by <b>31 January 2019</b>			
<i>(Note: 2nd payment of £0.00 due 31 July 2019)</i>			
This amount does not take into account any 2017-18 payments on account you may have already made			
2017-18 balancing payment			£2,933.00
<b>Total due by 31 January 2019</b>			<b>£2,933.00</b>

 [Print your full calculation](#)

Tax years

Tax year overview

Please select the appropriate tax year you wish to view a summary for from the drop-down menu and click 'Go'.

Tax year ending:

Income Tax Status : UK

You can also view tax returns due/received by following [Tax return options](#).

**Tax year ending 05 Apr 2018.**

This is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

[Print your tax year overview](#)

**Please note:** To view a breakdown of an amount, follow the appropriate link in the 'Description' column.

Description	Amount (£)
<a href="#">Tax</a>	2933.00
Surcharges	0.00
<a href="#">Interest</a>	49.90
Penalties	0.00
<b>Sub total</b>	<b>2982.90</b>
<a href="#">Less payments for this year</a>	398.12
Less other adjustments	0.00
<b>Total</b>	<b>2584.78</b>

CLIENT: [REDACTED]  
YEAR : [REDACTED]

TAX REF : [REDACTED]  
NI NUMBER: [REDACTED]

**Personal Tax Computation**

	£	£
<b>Income</b>		
Employment	6,833	
Self employment	4,047	
Land and property	89,656	100,536
<b>Deductions</b>		
Income tax relief	4,047	(4,047)
		96,489
<b>Allowances</b>		
Personal allowance		(11,500)
		£84,989
<b>Tax Borne</b>		
NIL @ 0% starting rate	NIL	
33,500 @ 20% basic rate	6,700.00	
51,489 @ 40% higher rate	20,595.60	
	27,295.60	
<b>Rate restricted relief</b>		
Relief for finance costs 80,727.00 @ 20%	(16,145.40)	
Tax deducted at source	NIL	
<b>Total liability</b>		£11,150.20
<b>Payments due</b>		
Total tax for 2017-2018		11,150.20
Payment on account due 31 January 2018	1,443.00	
Payment on account due 31 July 2018	1,443.00	(2,886.00)
		8,264.20
Balancing payment due for 2017-2018		5,575.10
1st Payment on account for 2018-2019		13,839.30
<b>Total payment due by 31 January 2019</b>		5,575.10
2nd Payment on account for 2018-2019 due by 31 July 2019		



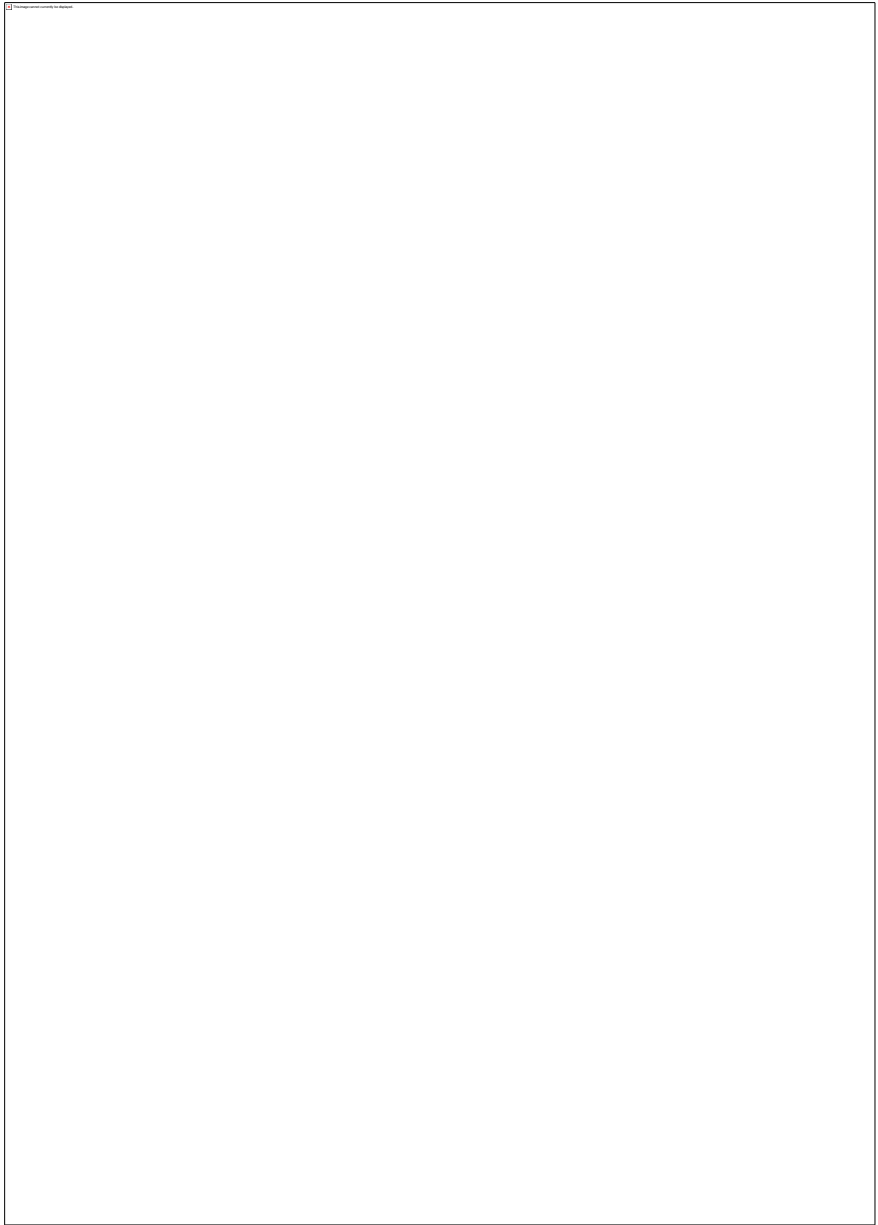
CLIENT: [REDACTED]  
YEAR : [REDACTED]

TAX REF : [REDACTED]  
NI NUMBER: [REDACTED]

Personal Tax Computation

	£	£
<b>Income</b>		NIL
<b>Deductions</b>		NIL
		<hr/>
<b>Allowances</b>		NIL
Personal allowance		(11,000)
		<hr/>
		£NIL
		<hr/>
<b>Tax Borne</b>		
NIL @ 0% starting rate	NIL	
	<hr/>	
<b>Income Tax Due</b>	NIL	
Tax deducted at source	NIL	
Capital gains tax		14,595.00
		<hr/>
<b>Total liability</b>		£14,595.00
		<hr/>
<b>Payments due</b>		
Capital gains tax due		14,595.00
		<hr/>
Balancing payment due by 31 January 2018		14,595.00
		<hr/>

There are no payments on account for 2017-2018 as the amount due (ignoring capital gains tax) is less than £1000



# Valuations

- Contact details for valuer
- Provide the valuer with as much information as possible prior to the visit
- Work with the valuer in advance of the report
- Appeal process – information required



# **Example - Investors Valuation Pack**

## **76 ALBERT ROAD YIEWSLEY WEST DRAYTON UB7 8ES**

As discussed we will meet you on 18th February 2019 and we will carry out this valuation after 18 Vine Lane then followed by 7 Rowan Road. This property is situated across the road from no 55 Albert Road valued last week.

The property has been arranged as a 3 Bedroom en-suite HMO. Each of the rooms has been let for £700 each per month, total of £2100 pm and £25,200 pa.

As the property is only occupied by 3 people then no licence is required as confirmed on the Council website:

<https://www.hillingdon.gov.uk/article/34118/October-2018-HMO-licensing-changes-in-legislation>

Please see the following comparable details:

- 1). 70 Albert Road, UB7 8ES - This is a 1 bedroom Flat converted to 3 Bedroom Flat. Valued at £350,000.
- 2). 76 Albert Road, UB7 8ES - STL Valuation for 1 Bed to HMO Conversion. Valued by Hardie Brack Surveyors to £315,000.

Based on the above we believe the property is valued at £350,000.

Some photos of the property are attached and a virtual tour of the property is below:

<https://my.matterport.com/show/?m=dNesZjEwfZk>

Kind regards,

# Thank you for attending our Investor Day



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