

Mortgage application submission checklist

| | Buy to let | | | | | | Residential | | | | | |
|--|------------|-----|---|----------------|----------------|----------------|-------------|-----|---|------------------|-----|---|
| | Portfolio | | | Non-portfolio | | | Residential | | | Shared ownership | | |
| | E | S/E | C | E | S/E | C | E | S/E | C | E | S/E | C |
| E – Employed S/E – Self-employed C – Contractor | | | | | | | | | | | | |
| Direct Debit mandate (can be uploaded to the brokers portal) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Buy to let property schedule (this must be in excel format) | ✓ | ✓ | ✓ | ✓ ¹ | ✓ ¹ | ✓ ¹ | | | | | | |
| Portfolio submission onto BTL Hub | ✓ | ✓ | ✓ | | | | | | | | | |
| Combined business plan, cash flow, and assets and liabilities form | ✓ | ✓ | ✓ | | | | | | | | | |
| Latest month's bank statement evidencing rent and mortgage payments | ✓ | ✓ | ✓ | | | | | | | | | |
| Latest month's payslip | | | | | | | ✓ | | | ✓ | | |
| Latest year's accounts/Tax calculation and overview | | | | | | | | ✓ | | | ✓ | |
| A copy of the latest and previous contract | | | | | | | | | ✓ | | | ✓ |
| The latest three calendar months' personal bank statements showing income and expenditure | | | | | | | ✓ | | | ✓ | | |
| The latest three calendar months' personal and business bank statements showing income and expenditure | | | | | | | | ✓ | ✓ | | ✓ | ✓ |
| Memorandum of sale from the housing association | | | | | | | | | | ✓ | ✓ | ✓ |

¹ If applicant already owns a buy to let property

Possible additional documents

You may need to provide additional documents in the following scenarios:

| Scenario | Document required |
|--|---|
| Applicant in receipt of regular/consistent bonus | Proof of bonus via payslips |
| If the applicant is declaring any adverse credit | Documentary proof of satisfaction |
| If no active mortgage found on the credit file | Latest annual mortgage statement |
| If the applicant is not on the voters' roll | Proof of address* |
| If the electronic ID check is not passed | Proof of ID** |
| If it's declared that credit is being repaid | Latest statement of the account |
| If not face to face and case fails electronic verification | One additional proof of address* or proof of ID** |

Proof of ID and Address should be certified. Please include all pages of multi-page documents but only certify the first page.

*Acceptable proof of address

- Valid UK driving licence[†] – photocard (full or provisional) if not used as proof of ID
- Current bank or mortgage statement dated within the last three months
- Utility Bill (gas, electricity, etc) not internet printed dated within the last three months
- Multi-Media Bill – BT Bill, Sky TV, Virgin Media etc (landline/broadband only) dated within the last three months. Mobile and internet printed are not acceptable
- Local Authority Council Tax/Water Rates Bill dated within the last 12 months
- DWP letter confirming entitlement to pension dated within the last 12 months if not used as proof of ID
- HM Revenue and Customs documents/tax summary (not, P45 or P60) dated within the last 12 months

**Acceptable proof of ID

- Valid UK passport
- Valid UK driving licence[†] – photocard (full or provisional)
- Valid Non-UK Passport (Right to Reside required)
- Home Office Travel Document with accompanying Permanent Resident Permit
- Resident Permit (issued by Home Office) front and back required
- DWP letter confirming entitlement to pension dated within the last 12 months
- HM Revenue & Customs correspondence - (not P2, P45 or P60) dated within the last 12 months

[†] Please note that in accordance with the DVLA regulations you'll need to check the expiry date of your photocard driving licence. If the photo is in excess of 10 years old we may not accept it as proof of address and additional other items may be requested.