

Buy to Let Mortgage Submission Guide

For any queries you have on submitting a case to us, please contact our [Sales Team](#).



Documentation required		Personal Ownership			Top slicing		Limited Company			HMO Personal		HMO Ltd Co			
		1	2-3	FTB	1	2-3	1	2-3	FTB	1	2	1	2		
All applications	Standard Declaration (signed and dated)	●	●	●	●	●	●	●	●	●	●	●	●		
Employed	3 months' payslips (latest 3 and must be consecutive)			●	●	●			●						
	Latest P60			●	●	●			●						
	Basic rate taxpayer: latest payslip or P60	●	●							●	●				
	Latest 3 months' bank statements (latest 3 and must be consecutive)		●	●		●		●	●		●		●		
Self-employed	Latest accounts or SA302 or tax calculations and corresponding TYO (tax year overview) (the number of accounts or tax calculations provided should match the number of years of income keyed)			●	●	●			●						
	Basic rate taxpayer: SA302 or tax calculation	●	●							●	●				
	Latest 3 months' bank statements (latest 3 and must be consecutive)		●	●		●		●	●		●		●		
All 5 year fixed products (where LTV exceeds 60%)	5 year fixed form and supporting evidence for the one option selected:	●	●	●	●	●	●	●	●	●	●	●	●		
	Net worth: Property portfolio form (evidencing £250k in residential or £500k portfolio equity)	Evidence should be provided to support the selection made on the 5 year Fixed form.													
	Liquid assets: Investment/cash deposits (share certificate, bank statements etc accepted)														
	Excess disposable income (EDI): Latest payslip and P60 or accounts or SA302 or tax calculation (sufficient income to cover any rental shortfall)														
Limited Company	'Downloadable paper-based' Direct Debit Mandate (DD account to match company name)								●	●	●		●	●	
	SIC Code one of the following: 68100, 68209, 68320								●	●	●		●	●	
	Applicants must match the directors/shareholders listed on Companies House								●	●	●		●	●	
Portfolio Landlord (4 or more mortgaged BTL properties)	Existing property portfolio form	●	●						●	●		●	●	●	●
	Business Plan	●	●						●	●		●	●	●	●
	Personal Assets & Liabilities form	●	●						●	●		●	●	●	●
	Cash flow bank statements (latest 3 months business or personal)	●	●						●	●		●	●	●	●

All documents submitted to us need to be correctly certified, use our [document certification](#) form for guidance.

Have the following on your file, we may request it:

- ▶ **ID and proof of address** - where we are unable to electronically verify an applicant's ID or address history we will require documentary evidence.
- ▶ **Proof of deposit** - most recent bank statement showing full deposit amount and evidence of the deposit source. A [Gifted Deposit Form](#) is available from our website.
- ▶ **Evidence of mortgage payments** - where we are unable to verify mortgage conduct, we will require evidence of payments by way of mortgage statements.
- ▶ **Evidence of income** - sufficient income to cover current commitments. If sole income is pension, please provide personal and/or occupational pension evidence covering the last 12 months.

Help us to help you

All documents should be uploaded to the application via the online portal.
Providing everything we need will reduce the time it takes us to get to offer.