

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			Limited Company			HMO/ Multi-unit Personal	HMO Personal	HMO/ Multi-unit Ltd Co	HMO Ltd Co
		1	2-3	FTB	1	2-3	FTB	1	2	1	2
All applications	Standard Declaration (signed and dated)	●	●	●	●	●	●	●	●	●	●
	Direct debit mandate	●	●	●	●	●	●	●	●	●	●
Top slicing	Standard verification only: if earned income is used to support loan or there is insufficient surplus rental income - an underwriter will contact you if this is needed	●	●		●	●		●	●	●	●
Employed Income verification	Standard verification: latest 3 months' payslips (must be consecutive) and latest P60			●			●				
	Basic rate taxpayer: latest payslip or P60	●	●				●	●			
	Latest 3 months' bank statements (must be consecutive)		●	●		●	●		●		●
	Zero hour contracts: 6 months payslips and the latest P60 (secondary applicant only)			●			●				
Self-employed Income verification	Standard verification: latest 2 years' tax calculations and corresponding TYO (tax year overview or accounts) (the number of tax calculations or accounts provided should match the number of years of income keyed)			●			●				
	Basic rate taxpayer: latest tax calculation	●	●				●	●			
	Latest 3 months' bank statements (must be consecutive)		●	●		●	●		●		●
All 5 year fixed products (where LTV exceeds 60%)	Supporting evidence for the one of the following:	●	●	●	●	●	●	●	●	●	●
	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 tax calculation or accounts (sufficient income to cover any rental shortfall)										
Limited Company	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, cash flow and assets and liabilities form	●	●		●	●		●	●	●	●
	Cash flow bank statements (latest 1 months business or personal)	●	●		●	●		●	●	●	●

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.