

Buy to Let Mortgage Submission Guide

Documentation required

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

		Product Tier									
		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)		✓	✓		✓	✓		✓		✓
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



Proof of deposit



Evidence of mortgage payments



Evidence of income

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.