

Right first time mortgage submission guide

Documentation required



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

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Buy to let mortgages					Residential mortgages	
Product Tier	Portfolio		Non portfolio		Residential	Help to Buy
	1	2-3	1	2-3	All tiers	All tiers
Direct debit mandate	✓	✓	✓	✓	✓	✓
Existing property portfolio form (upload using the BTL Hub) Register to use our BTL Hub If you're already registered simply login to upload your property portfolio submission	✓	✓				
Combined business plan, cash flow, and assets and liabilities form, along with latest month's bank statement evidencing rent and mortgage payments	✓	✓				
Latest years accounts/tax calculation accompanied with corresponding tax year overview (self employed)	On Underwriter Request				✓	✓
1 month from the latest 2 months payslips (net pay must be consistent with bank statement) (employed)	On Underwriter Request				✓	✓
The latest three calendar months' personal bank statements showing income and expenditure		On Underwriter Request		On Underwriter Request	✓	✓

Possible additional documents

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

Scenario	Document required
If no active mortgage is found on the credit file	Latest annual mortgage statement and/or bank statements
If the applicant is not on the voters roll	Proof of address
If the electronic ID check has not passed	Proof of ID
Gifted deposit	Gifted declaration form
Where an element of the residential loan is interest only	Evidence of the repayment vehicle

Please note where an application is for a limited company all directors and shareholders should all be party to the application

Correct as at: 12 April 2023
FOR INTERMEDIARIES ONLY