



## Expat Buy to Let Checklist

### What documentation should be submitted?

Expat Buy to Let mortgages offers clients who reside overseas an opportunity to own a Buy To Let property in the UK. We have a range of competitive products available and are always happy to discuss a case with you.

## 3 Top tips from our underwriters...

### To achieve a quicker turnaround for your application...

**1** Complete the application form and ensure the declaration and Direct Debit mandate are signed

**2** All supporting documentation must be Intermediary Certified. Simply certifying the first page of each set of documentation is acceptable if it's attached together

**3** Missing or incorrect documentation can slow down the process and delay the application

### IDENTIFICATION

One from each category must be provided

#### Person ID

- Certified copy of passport

#### Address ID

- Postal Bank Statements
- Utility Bill

**Please note:** passport must be certified by mortgage intermediary.

### BANK STATEMENT

- 3 full months **most recent consecutive** bank statements for all current accounts, to evidence all income and outgoings. Both foreign and UK accounts required.
- BTL Remortgages - rent and mortgage must be evidenced on bank statement.
- Bank statements must show the applicants name, account number, sort code and bank logo.

### INCOME

#### Employed

- 3 months most recent payslips

### OTHER ITEMS

- Background BTLs** – Evidence of rent being paid in and mortgage being paid out (bank statements requested above should already cover this).
- Deposit**, for Purchases – Evidence of deposit;
  - For savings, 3 months most recent statements for the account(s) the savings are held
  - For gifted deposits, a signed gift letter from an immediate family member and person ID for the person gifting the deposit.
- UK Letting Agent**
  - Details entered on application form.

Working with



**Case outside of criteria?  
We will always take a look**

#### FOR INTERMEDIARIES ONLY

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