

	Buy to let				Commercial and Semi-commercial		
	Portfolio		Non-portfolio		Investor		Owner occupied
	E	S/E	E	S/E	E	S/E	S/E
E - Employed S/E - Self-employed							
Direct Debit mandate	✓	✓	✓	✓	✓	✓	✓
Application and insurance declarations	✓	✓	✓	✓	✓	✓	✓
Property schedule	✓	✓	✓ <sup>1</sup>	✓ <sup>1</sup>	✓	✓	✓
Assets and liabilities statement	✓	✓					
Portfolio submission onto BTL Hub	✓	✓					
Business plan	✓	✓					
Latest month's payslip			✓		✓		
Latest year's accounts/SA302				✓		✓	
Latest three years' accounts/SA302s							✓
Rent roll form					✓	✓	
Copies of commercial leases					✓	✓	
The latest three calendar months' personal and business bank statements showing income and expenditure							✓

<sup>1</sup> If applicant already owns a Buy to Let property

**Please note:** In order to begin the underwriting and valuation process we will require the rent roll form, fees and declarations. We are unable to instruct the valuation or begin processing the application without these. We may require additional documentation to begin the process (e.g. leases for commercial property).

### Possible additional documents

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

Scenario	Document required
If the applicant is declaring any adverse credit	Documentary proof of satisfaction
If no active mortgage found on the credit file	Latest annual mortgage statement
If the applicant is not on the voters' roll	Proof of address*
If the electronic ID check is not passed	Proof of ID**

### \*Acceptable proof of address

- Valid UK driving licence<sup>†</sup> - photocard (full or provisional) if not used as proof of ID.
- Current bank or mortgage statement dated within the last three months.
- Utility bill or landline telephone bill (this cannot be printed off the internet and the landline telephone number must be the same as quoted on the application) dated within last three months.
- Council Tax bill.
- A positive voters roll result (include reference number or printed copy as evidence).

### \*\*Acceptable proof of ID

- Valid UK passport.
- Valid UK driving licence<sup>†</sup> - photocard (full or provisional).
- HM Forces/Police warrant card.
- Shotgun licence or firearms certificate.

<sup>†</sup> Please note that in accordance with the DVLA regulations you will need to check the expiry date of your photocard driving licence. If the photo is in excess of 10 years old we may not accept it as proof of address and additional other items may be requested.