

Buy to let

Essential document checklist



Please supply these essential documents to allow your case to be assessed by an Underwriter. Your case will not be assessed until these documents have been received.

Additional information may be requested by the Underwriter upon formal assessment.

Please upload all documents to the online portal.

Buy to let	Portfolio	Non Portfolio
Property schedule	✓	✓
Latest month bank statement to confirm mortgage payments, rental receipts and void cover	✓	
Payment of valuation and admin fee (If Standard/Specialist BTL)	✓	✓
Payment of admin fee and valuation instruction (If Complex BTL). We will check VAS portal for confirmation of instruction.	✓	✓

Please be aware upon payment of fees the valuation will be instructed unless the loan is above £5 million.

Please supply all Essential Documents as mentioned above and all other pre offer conditions noted on the Portal as soon as possible. Failure to do so will delay the processing of your mortgage application.

Eligible properties for VAS instruction (Complex BTL)

1. Large HMO of 7 or more lettable rooms.
2. Multi Unit freehold blocks and broken blocks of 7 or more self contained units.
3. Hybrid buildings (mixture of self-contained units and HMOs/Bedsits).
4. Adapted HMOs (where all or most benefit from ensuites and/or kitchenettes) of 5 or more lettable rooms. This includes bedsit configurations.

Speak to your specialist finance account manager for more information

For customer service and training purposes, calls with InterBay may be monitored and/or recorded.

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For intermediaries only 290/IB/04-01-01-06 (5) - MKT003072-002

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