

Before submitting an Expat Residential or Expat Buy to Let application...

Make sure you've included all the documentation detailed on our checklist.

Required as standard

- Completed application form
- Signed Direct Debit Mandate (this **MUST** be posted to us as we require the wet signature)
- Signed Declaration
- Successful electronic ID verification, or one from each category below:

Person ID

- Certified copy of passport
- Certified copy of driving license

Address ID

- Bank statement
- Utility bill

NB: Person ID must be Intermediary Certified or certified by a solicitor or embassy staff.

Income

- 3 months most recent payslips
- Employers reference confirming;
 - Employment details
 - Salary
 - Passport number
 - Residential address
 - PO Box address

NB: The employers reference must be posted to us, as we require the original document prior to offer.

Bank statements

- 3 months most recent and consecutive bank statements for UK and foreign accounts. Please include credit card and loan statements if applicable

NB: Bank statements must be provided for **ALL** active current accounts for **ALL** applicants and must show the applicants name, account number, sort code and bank logo. Please highlight on foreign statements any regular payments such as bills, loans, rent, etc.

Proof of deposit

- 3 months most recent statements/record for the account(s) where funds are held

NB: For gifted deposits, we require a signed letter from the immediate family member along with a copy of the family members passport or driving license. The letter must include consent to say we can retain the letter and ID on the mortgage file. You can find a template on our website.

Evidence for additional borrowing requests

Home improvements

- Builders quotes and estimates
- Planning permission documents if applicable

Gift to family member

- Letter of confirmation from the person receiving the gift along with their ID

Purchase of investment or second home

- Evidence of the property being purchased
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Family occupation letter (Expat Residential only)

- Letter to confirm the property will be applicants main UK residence and will not be let out

NB: A family occupation letter template is available on our website.

UK letting agent details (Expat Buy to Let only)

- Please ensure details are entered on the application form
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Buildings insurance schedule (for remortgage cases only)

- Copy of up to date buildings insurance schedule

Background buy to lets

- ✓ Evidence of rent being paid in and mortgage being paid out (bank statements requested above may cover this)
- ✓ One year's SA302 required to evidence income declared

To avoid delays...

Help us to process your case as quickly as we can by noting that;

- We do not accept electronically signed documents
- The case cannot go into the work queue until all documents are received
- We must receive 3 months most recent bank statements for **ALL** active current accounts. It will delay the case if we cannot see all income, bills and transfers between accounts.