

# DOCUMENT CHECKLIST FOR BUY TO LET MORTGAGE APPLICATIONS

TO HELP US PROCESS YOUR CLIENTS' APPLICATIONS QUICKLY, HERE'S A LIST OF THE MINIMUM DOCUMENTS WE REQUIRE ON RECEIPT OF AN APPLICATION. THIS LIST DOES NOT APPLY TO OUR BUY TO LET LIMITED COMPANY APPLICATIONS.



Buy to Let mortgages (BTL) are available for purchase or remortgage. We consider applications based on the property rental value.

We also lend to UK expats, subject to the applicant's country of residence. Please see our website for more details.

If you would like details of the interest cover calculation we apply, please check our website or contact us.

## OUR TOP TIPS TO HELP SPEED UP YOUR CLIENTS' APPLICATIONS

- ▶ Ensure your clients fully complete the application form and any required supplementary forms. Ensure these, plus the declaration and Direct Debit mandate, are signed.
- ▶ All supporting documentation must be Intermediary Certified. You can certify the first page of each set of documentation if it's attached together.
- ▶ Missing or incorrect documentation can slow down our process and delay the application. Review any bank statements to ensure they agree with information on the application, for example in regards to financial commitments.

## IDENTIFICATION

We carry out an electronic ID check on all applicants. If this fails (or if your clients are outside the UK) they will need to provide us with ID documents.

### ☐ Expat applications

For UK expats we also require:

- Certified copy of UK Passport
- Certified Proof of address (Utility Bill, Bank Statement, Credit card Statement, Driving Licence)
- A certified copy of any ID card for the applicant's country of residence if one is issued, and a resident's permit / Visa.

Please note original certified copies can be accepted by email as long as they are legible and are correctly certified.

We will also contact the applicant's employer or accountant to confirm the residential address held for them. We will require the employer / accountant email address so we can request this.

If you have provided face-to-face advice documentation can be Intermediary Certified. Otherwise, certification will need to be done by the applicant's overseas bankers or a lawyer in their country of residence.

## MORTGAGE(S)

- ☐ BTL applicants are required to have an existing UK mortgage. We carry out an electronic credit check on all applicants which may show the performance of these. If this fails to show their existing mortgage(s), 12 months proof of conduct is required. To speed up our underwriting, you can provide this on submission.

## TENANCY AGREEMENT

- ☐ For remortgages, a copy of the existing / proposed tenancy agreement.

## OTHER ITEMS

### ☐ Background BTLs

- Evidence of rent being paid in and mortgage being paid out (bank statements may already cover this)

### ☐ Evidence of deposit for purchases

- Evidence of deposit in a UK account held by the applicant(s)
- For gifted deposits, we require a signed gift letter from the gifter plus evidence of funds in a UK account and the gifter's details (name, date of birth, relationship to applicants)

### ☐ Offset accounts

- Offset Saver application form

### ☐ Expat applications


- Applicants are required to provide a UK correspondence address where the Society is able to send correspondence regarding the mortgage account and if required serve notice regarding the mortgage. For example this can be a family member in the UK. Your clients need to ensure that they can retrieve the post from the address supplied as we are unable to send correspondence via email.

### ☐ Applicants with four or more mortgaged Buy to Let properties

- We will treat these applications as a portfolio landlord and we require details of their full portfolio and a business plan.

If you have any questions or to find out more, contact our dedicated Mortgage Desk:

 [intermediaries.familybuildingsociety.co.uk](https://intermediaries.familybuildingsociety.co.uk)

 01372 744155

 [mortgage.desk@familybsoc.co.uk](mailto:mortgage.desk@familybsoc.co.uk)

EBBISHAM HOUSE  
30 CHURCH STREET  
EPSOM, SURREY  
KT17 4NL

Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Firm Reference No.206080  
[register.fca.org.uk](https://register.fca.org.uk)

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