



gatehousebank

Case Packaging checklist for UK Expats & International residents - Buy-to-Let

Evidence Required	
ID Verification Form	Click here to complete our ID Verification Form
Proof of ID and Proof of Address	See our identification and proof of address guidance here
Deposit	Evidence of deposit including build-up of funds. If the deposit is a Gift please refer to our guidance notes and our Gifted Deposit Declaration here
Income – Employed	Last 3 months payslips. Please complete the following Employer Reference Request Form
Income – Self Employed	Last 2 years SA302's or equivalent (tax returns/computations) Please complete the following Accountant Reference Request Form
Bank statements	<p style="text-align: center;">IF EMPLOYED</p> <p>UK Expats: 3 months personal bank statements where the customer has either lived in the UK within the last 5 years or has an active UK Credit History (evidence required via a Credit Reference Agency) OR 6 months where they do not meet the above requirements International residents: 6 months most recent personal bank statements – Transactions over £10,000 & Multiple smaller transactions will be queried</p> <p style="text-align: center;">IF SELF EMPLOYED</p> <p>UK Expats: 3 months personal bank statements where the customer has either lived in the UK within the last 5 years or has an active UK Credit History (evidence required via a Credit Reference Agency) OR 6 months where they do not meet the above requirements International residents: 6 months most recent personal bank statements and 6 months most recent Business Bank Account statements</p> <p>For all applications Please provide 3 months Bank statements for the Bank account that the finance will be serviced from after completion.</p>

BTL portfolio	Details of existing BTL portfolio – download our Gatehouse Portfolio Template (Excel document)
Existing Mortgages/Finance	Latest mortgage statements will be required if existing mortgages/home finance cannot be evidenced on the customer's credit file
Retirement Income	Evidence of pension income and 3 months bank statements showing pension credits
Statement of Wealth Form	A Statement of Wealth Form must be completed for each applicant and can be found here

Tax Residency

Tax Residency Declaration must be completed using the correct form here:

Please note that each applicant will need to complete their own form.

- [Tax Residency Self-Certification Form – Individuals](#): to be completed for applications in personal names
- LTD Co – Shareholder/Director: [Tax Residency Self-Certification Form - Controlling Person](#) - Please note for limited companies we will require a [Tax Residency Self-Certification Form - Entities](#) along with a controlling person form for each shareholder and Director

Exclusions

Deposit - Gifted deposit see exclusions [here](#)

Income - Seasonally based/Piece Work/ Zero Hour contracts/Commission only not accepted

Credit - No Bankruptcy/IVA in the last 3 years, No CCJs in the last 3 years, No Missed Mortgage/Home Finance payments in the last 12 months, no voluntary or enforced possession. No defaults in last 12 months, one up to £300 in months 13-36. Communications company defaults up to a max of £300 in total will be disregarded

Security – Non-Standard properties: [Home Finance Property Types – Guidance Notes](#)

Tips

- Ensure the application is fully packaged
- Ensure that all documentation provided is dated within the last three months
- Ensure that documentation is certified
- Ensure all credit commitments are disclosed
- Ensure that documents are translated (untranslated documents are also required). Please see our [Document Translation Guidance](#)

Providing you have met the submission guidelines an underwriter will assess the application. Failure to provide all required documentation may result in a longer processing time.