



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 All applicants who are Chinese residents are required to complete and sign an attestation regarding the use of their personal allowance here
Income – Employed	Last 3 months payslips. Please complete the following Employer Reference Request Form
Income – Self Employed	Last 2 years SA302's or foreign equivalent (tax returns/computations) OR Accountants Certificate to be completed by the applicant's accountant
Bank statements	IF EMPLOYED and SELF EMPLOYED 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 Self-employed applicants only: 6 months most recent Business Bank Account statements For all applications Please provide 3 months Bank statements for the Bank account that the finance will be serviced from after completion and Transactions over £10,000 & regular smaller transactions will require the Gatehouse Large Transactions Template to be completed and uploaded into BEP
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

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 enforce possession. No default in last 12 months, max 1 default of up to £300 between months 13 to 36. Communications company defaults up to a max of £300 in total will be disregarded. No live Debt Management Plans.
Security - Non-Standard properties: Please see our Home Finance Property Types – Guidance Notes . Please note if the building incorporates a cladding system/balcony that may contain combustible material, the building owner and/or its agent, as the 'responsible person' under the Regulatory Reform (Fire Safety) Order 2005, must produce a completed EWS1 form (External Wall Fire Review form). Where possible, please provide as part of the initial submission.

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. In addition to the above checklist, please see below our helpful tips to packaging the perfect case.

Five Steps to Perfect Packaging

To help ensure the application process is as smooth as possible for you and your customers, we have outlined our top five tips to help you package your case:

Step 1 – Explanation of large transactions on bank statements: we will always require an explanation where bank statements show large amounts of funds deposited into an account, which is inconsistent with the income of the customer. This could be any single transaction over £10,000, multiple transactions to or from the same account equating to over £10,000, or any other regular transactions which may appear inconsistent.

To help you provide this information, we have created the 'Gatehouse Large Transactions Template' which can be found [here](#). We suggest this is uploaded with other documents (where applicable) as part of the application process.

Step 2 – Statement of Wealth Form: this is mandatory on all applications and is simply a written summary of the activities that have led to an applicant's net worth. Each statement will be unique to the customer but our [form](#) gives useful hints and tips.

Step 3 – ID: a passport should be copied clearly so that any watermarks are visible and where possible in colour. The certifier should state the photograph is a 'true likeness' of the individual and on occasion, we may need to contact the certifier to verify their credentials. To capture the relevant information, we have created a [Gatehouse ID Verification Form](#) and would recommend it is used to avoid queries relating to proof of ID.

Step 4 – Proof of deposit: please ensure this is provided for all purchase cases. This should show a build-up of funds over time and the source, for example, regular salary credits. Where the proof does not show this, please provide a corresponding statement explaining how funds have accumulated.

Step 5 – Mortgage statements: where an applicant has a mortgage, which will not show on a UK credit report, for example, a mortgage overseas or held with a lender based in Jersey/Guernsey/Isle of Man, please provide the latest mortgage statement to confirm satisfactory conduct. Where they also have a BTL portfolio please ensure our [Gatehouse Portfolio Template](#) is fully completed.