

The applicant's circumstances and the outcomes of our automated checks (credit / identity & address) will result in the creation of a unique requirements checklist for each application – this list of checklist items will be visible at the bottom of the summary page once the case has been reviewed by an Underwriter. We have a number of standard requirements and this guide defines how they are described in the portal and the documents we require to satisfy these. **Please note: The underwriter may ask for additional information to make a final lending decision.**

Mandatory documents required (All applications) - Proof of income; Direct Debit Mandate; Summary of mortgaged BTL properties

	Broker Portal Description	Documents Required
Proof of Personal Income (Individual applicants and Limited Company Directors)	Proof of Income Verification - Employed	Latest month's payslip or last four weeks consecutive payslips. (Must be the latest (at the time of application) and show the applicants name, basic income, gross and net pay, pay date and tax period)
	Proof of Income Self-Employed less than 1 year	Latest full 3 months consecutive personal bank statements that show declared income credits
	Proof of Income Self-Employed greater than 1 year (Either a. or b.)	a. Latest HMRC SA302 or Accountants Software Tax computation and corresponding HMRC tax year overview: * Where the self-assessment has been submitted online or post by the applicant or their accountant / other to HMRC, we require: Latest HMRC online / non-online SA302 or the online 100% submitted HMRC Tax Calculation. * Where the self-assessment is submitted online via an accountant / other using commercial software, we require the tax computation certified by the accountant. Or if not certified by the accountant, we will accept it together with the corresponding HMRC supplied Tax Year Overview.
		b. Accountants certificate (Available in the document library of our intermediary website) – must be signed or stamped by an accountant with one of these qualifications: ACA, FCA, ACCA, FCCA, AAPA, FAPA, ACMA, FCMA, MAAT, FMAAT, CTA or AIA
	Proof of Retirement Income (One of a. to d.)	a. Pension payslip or latest annual pension statement
b. Latest P60 from pension provider		
c. Latest SA302 or tax calculation and corresponding tax year overview (See proof of income self-employed > 1 year (a) for further details)		
d. Latest bank statement showing pension credit(s)		
Direct Debit Mandate (DDM)*	Direct Debit Mandate (Individual)	Fully completed direct debit mandate form (Available in the document library of our intermediary website) in the name of the applicant(s)
	Direct Debit Mandate (Limited Company)	Fully completed direct debit mandate form (Available in the document library of our intermediary website) in the name of the limited company
Summary of mortgaged buy to let properties	Portfolio Landlord Template up to 4 Properties	A summary of the applicants Buy to let properties on the portfolio landlord template spreadsheet (Available on the intermediary website)
	Portfolio Landlord Spreadsheet 4 to 29 Properties	A summary of the applicants Buy to let properties on the portfolio landlord template spreadsheet (Available on the intermediary website). This is to be uploaded via the portfolio capture button on the portal
	Portfolio Landlord Spreadsheet 30 or more Properties	A spreadsheet summary (Available in the document library of our intermediary website) - of the applicant(s) current portfolio. Note: We will take a random sample of this to assess the risk profile before converting this to our standard portfolio landlord template spreadsheet. We will upload the completed spreadsheet to the application

*A DIRECT DEBIT MANDATE must be in place prior to completion of the mortgage & must be drawn on a UK bank account acceptable for direct debit collections.

Where we are unable to validate the DIRECT DEBIT MANDATE we are likely to request either a copy of the proof of account opening or a bank statement dated within the last 3 months.

All documents are to be uploaded to the application via the online portal. Application processing will be quicker if the correct document is uploaded to the correct checklist item.

Mandatory documents required - Shareholders (Limited Company Cases ONLY)

Broker Portal Description	Documents Required
Shareholder Declaration	Completed, dated and signed shareholder consent & declaration form (Available in the document library on our intermediary website)
Shareholders Younger than 18	Copy of the executed trust documents for all shareholders aged below 18 years of age. This will be referred to our legal team to determine suitability

Mandatory documents required - Ex Pat Directors & Shareholders (Limited Company Cases ONLY)

Broker Portal Description	Documents Required	Director	Shareholder (over 20% Shareholding)	
Proof of Income & UK Tax Status	Last 2 years SA302s and corresponding tax year overviews. (See proof of income self-employed more than 1 year (a) for further details)	Required	Not Required	
Proof of Identity – Ex Pat (Face to Face)	Certified copy of Passport*		Required	Required
Proof of Identity – Ex Pat (Non-Face to Face)	Certified copy of Passport* AND 1 document from list 1, 2 OR 3*			
UK Correspondence Address (Face to Face)	1 document from list 3*			
UK Correspondence Address (Non-Face to Face)	2 documents from list 3*			
Proof of Foreign Address/Residency	Letter from employer or UK embassy or International law firm confirming applicant's foreign address and period of residency			

*See Proof of Identity and Residency lists on p5. of this submission guide.

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Mandatory documents required - Proof of deposit for PURCHASE applications (All deposit sources are to be evidenced)

Broker Portal Description	Documents Required
Build-up of savings or retained profits (UK bank)	Latest full 3 months personal bank statements showing build-up of funds
Build-up of savings (non-UK bank)	-Within European Economic Area (EEA) - latest full 3 months personal bank statements showing build-up of funds -Outside EEA - latest full 6 months personal bank statements showing build-up of funds
Gifted deposit in a UK bank (Not accepted for First Time Landlords)	Completed, dated and signed gifted deposit declaration form (Available in the document library of our intermediary website) & Personal bank statement that shows receipt of the gift
Gifted deposit (non-UK bank) (Not accepted for First Time Landlords)	Completed, dated and signed gifted deposit declaration form (Available in the document library of our intermediary website) - Over £10,000 within EEA - 3 months bank statements from donor. Outside EEA - 6 months bank statements from donor
Sale of investment or pension	Evidence of the investment or pension including encashment if completed before offer
Inheritance	A letter from the solicitor on letter headed paper with confirmation of inheritance details
Funds to be raised on a personal property, SPV assets or sale/re-mortgage of other assets	Completion statement from the solicitor on letter headed paper and bank statement or deposit / passbook showing money being deposited
Developers Deposit	A UK Finance Disclosure of Incentives Form is obtained prior to Certificate of Title being provided
Dividend	Copy of the dividend certificate & a letter from the paying business confirming payment of the dividend
Limited Company Funding Declaration	Completed, date and signed limited company declaration form

Please Note: Where deposit monies are to be received before offer we will also require a copy of the personal bank statement or deposit / passbook that shows the money being deposited. If monies are to be remitted to the solicitor after the offer has been produced, an appropriate offer condition will be applied.

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We MAY request the following documents

	Broker Portal Description	Documents Required
Identity & Residency*	Proof of Identity / Residency - Face to Face (Electronic ID and or AML checks unsuccessful)	a.1 document from list 1 & 1 document from list 2 OR b. 1 document from list 1 & 1 document from list 3 OR c. 2 documents from list 2 OR d. 1 document from list 2 & 1 document from list 3
	Proof of Identity / Residency - Non-Face to Face (Electronic ID and or AML checks successful)	1 document from list 1
	Proof of Identity / Residency - Non-Face to Face (Electronic ID and or AML checks unsuccessful)	a.1 document from list 1 & 1 document from list 2 OR b. 1 document from list 1 & 1 document from list 3 OR c. 2 documents from list 2 OR d. 1 document from list 2 & 1 document from list 3 AND 1 document from lists 1, 2 or 3
	Proof of Address History (3 years of voters roll history is unavailable)	1 document from list 3 (The underwriter will update the broker portal with details of the time period that must be evidenced)
	Indefinite leave to remain in the UK	Valid UK visa stamp in a current valid passport or a Home Office letter / permit confirming permission for the applicant to stay in UK
	Indefinite leave to remain in the UK does not exist	Tier 1 or 2 Visa that confirms the applicant has been legally resident in the UK for at least the last 3 years (the time (years) the applicant can stay in the UK on their Visa will be a consideration in coming to a final lending decision) OR Spousal Visa if applying with a UK citizen
Credit History	Evidence of Mortgage Payments	Evidence of the last 12 months payments for the identified mortgage via the most recent mortgage statement together with the bank statements showing payments made between the end of the mortgage statement & the application date
	Evidence of Default Satisfied	A statement or a letter from the creditor to confirm the default registered against the applicant / shareholder has been satisfied
	Evidence of CCJ satisfied	Certificate of satisfaction from the court to confirm that the CCJ registered against the applicant / shareholder has been satisfied
	Bridging Finance Repaid	If the mortgage is refinancing a bridging loan we will require a signed copy of the agreement relating to the bridging finance
Other	Evidence of Mortgage Offer on New Residential Property	A copy of the mortgage offer relating to the new residential property
	Proof of Name Change	A copy of the deed poll OR marriage certificate (where appropriate) to confirm the applicants name change

*See Proof of Identity and Residency lists on p5. of this submission guide

The underwriter may request additional information to make a final lending decision – where such ad hoc requests are made, they will explain the requirement.

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Proof of identity & residency lists

Document List 1 - Government Issued	Document List 2 - Government Issued	Document List 3 - Non-Government Issued
<ul style="list-style-type: none"> Valid UK Passport* Valid UK Driving Licence – Photocard (full or provisional) * EU member state national identity card Firearms certificate or shotgun licence Identity card issued by the electoral office for Northern Ireland 	<ul style="list-style-type: none"> Valid old-style driving licence* Recent evidence of entitlement to a state or local authority funded benefit, tax credit or pension 	<ul style="list-style-type: none"> Current council tax demand letter or statement Current bank statement or credit / debit card statement, issued by a regulated financial sector firm in the UK (but not one printed off the internet) Recent utility bill (but not one printed off the internet)

*Licence must show the applicant's current address unless moved within the last three months, in which case a licence at the previous address can be accepted.

Note: the same document may not be used to verify both identity and residency, and a document in joint names may not be used to verify identity for both parties.

An Ex Pat's passport can be certified by: Member of the legal profession, e.g. solicitor, barrister, legal executive, paralegal, notary; Commissioner of oaths; Justice of the peace; Accountant; Healthcare professional e.g. doctor, pharmacist, registered nurse, dentist, optician; Teacher / lecturer; Bank / Building Society official; Civil Servant / Local Government Officer; Social worker; Minister of religion / Salvation army officer; Police officer; Post office ID checking service. The passport must be certified as a true copy of the original and it should be possible to identify the person / firm certifying the passport. If copying the passport results in a photograph being unrecognisable, the certification should include a statement that it bears a good likeness to the individual.

Other important information

Applicant details	Not completing your applicant's full name, address, date of birth and three years of address history, can result in no matches on the credit check and trigger a requirement for your applicant to provide evidence of their identity or residency
Document certification	When uploading a document, you will be certifying that you have seen the original document or in the case of payslips, P60's, bank statements, SA302's & Tax year overviews the original or online equivalent
Document validity periods	Supporting Documents / Direct Debit Mandate - 6 months; Valuation - Maximum 6 months (from date of inspection); Offer - Maximum 4 months (refer to offer for details)
UK bank Statements	Must be from a UK Bank / Building Society & show: the applicant's full name [or initial & surname] & address [Online statements / Passbooks don't need the individuals full address displayed]; the Logo; the full sort code & / or account number
Non-UK bank statements	Must be translated into English and show the donors full name, account number and the banks logo
Mortgage statements	Must be from a UK Bank / Lender & show: the applicant's address, full name or initials & surname; the Building Society/Bank/Lender logo; the applicants account number
Payment of fees	When progressing to full mortgage application, to avoid processing delays, fees must be paid at the same time as submission
Solicitors - HMO / Multi unit block properties	The applicant is required to choose either TWM/TLT to act for us as the lender. The applicant can elect for them to act for both themselves and the lender, or they can elect to appoint their own firm to represent them. However, should they choose to do this, they will be liable for both sets of costs.
Solicitors – Leasehold properties where the Freehold is owned by Applicant or connected party	
Solicitors – Leasehold properties where the	
	The applicant can use their own solicitor provided the following criteria can be met: 1. The firm can be found on the Law Society website; 2. Has 3 or more Solicitors Regulation Authority (SRA) approved managers; 3. Hold a Conveyancing Quality [Scheme] accreditation. Should applicants wish to appoint solicitors which do not fulfil our requirements then TWM will be instructed to act for Foundation Home Loans with the applicants liable for both sets of costs

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