

## Expatriate mortgages available to individual landlords or limited companies

### Why Foundation for Expats? At a glance

- Available to UK nationals living as Expats worldwide\* (exclusions apply) applying either as individuals or limited companies
- Broad range of products including options for Green, Short Term Lets, HMO - **Click here**
- ICR calculated same as core range: 125% for basic rate tax payers and Limited Companies, and 145% for others
- Up to 75% LTV
- Available for retired Expats subject to proof of income in retirement
- Where proof of income is required, we only require 1 year's evidence
- Applicants residing in EU/EEA/Switzerland will be subject to additional conditions; applicants residing in UAE will be considered subject to additional requirements. We cannot accept applicants resident in Australia or mainland China or in excluded countries.

### Making it easier to do more business with us

As well as opening up our Expat range to individual landlords, we have simplified or removed some underwriting requirements to improve efficiency, including:

- Only 1 year's income for Expats required.  
*(Please note our portfolio criteria applies if the Expat applicant is a portfolio landlord)*
- No automatic requirement that we speak to the borrower
- Must have a UK bank account
- ID/proof of residency now includes
  - residency cards
  - official UK government-issued correspondence
  - credit and utility statements from UK firms.

*\*Contact us for details on options for individual expats resident in EU/EEA/Switzerland*

**Click here to view full expat criteria**

**For further support, please refer to the Buy to Let Submission Guide including ID requirements**

To discuss your case call today **0344 770 8032**

[www.buytoletbyfoundation.co.uk](http://www.buytoletbyfoundation.co.uk)

For intermediaries only