

Buy-to-Let application checklist



Use the checklist below to ensure that you've submitted all the information we need to process your decision in principle and full application.

To submit a decision in principle, you'll need the following:

For limited company/LLP applications

Company name

Applicant(s) personal details

Name, address

Date of birth

Annual income

Tax rate

Time resident in the UK

Existing portfolio detail

Number of properties in the portfolio

Total mortgage balances outstanding

Total monthly mortgage repayments

Total monthly rental income

Details of property to be mortgaged

Property type

Tenure. And if leasehold, term remaining

Property address

Property valuation/purchase price

Amount and term of mortgage required

Applicant(s) credit profile

Detail of any bankruptcy or IVA if in last 6 years

Detail of any CCJs or defaults if in last 5 years

Detail of any missed secured/unsecured loan repayments if in last 3 years



To submit a full application, you'll need the following:

The following will be required for all applications.

For limited company/LLP applications

Registered name, address and company number

Current tax year end date

% of shareholding of each applicant

Last 3 years' turnover and net profit before tax

Applicant(s) personal details

Personal email address - **NOTE: this will be used for Electronic Signature**

Contact phone number

Nationality, country of residence and time resided in UK

Confirmation of right to reside in UK

National Insurance number

Number of dependants

Current address - and previous address(es) if less than 3 years

Applicant(s) employment and income details.

Job title, and name and address of employer

Employment start date

Amount of income received

Any existing portfolio income for last 3 years

Any other income received (including from savings)

Existing property portfolio

Detail can be uploaded using the LendInvest template

OR the customer's own spreadsheet can be provided

OR detail of each property can be entered manually

Property to be mortgaged

Number of floors, bathrooms, kitchens, living rooms, bedrooms

Number of tenants

Property construction and approximate year built

Deposit source of mortgage (if purchase)

Contact details for arranging a valuation

Tenant and tenancy type



You may also want to submit the following information. It's not essential, but providing it will assist our underwriting process, particularly in cases where there is a high overall LTV and/or low interest cover ratio for an existing portfolio, or for a case which meets our tier 2 credit criteria.

Existing credit commitments

Existing residential mortgage commitments

- Lender name
- Current property value
- Repayment type (capital repayment, interest only or part and part)
- Mortgage type (fixed or variable)
- Original loan amount - start date - outstanding balance
- Monthly repayment
- Conduct of account

Existing loan commitments

- Lender name
- Type of facility
- Purpose and start date
- Remaining term and outstanding balance
- Monthly repayment

Existing credit card commitments

- Lender name
- Outstanding balance
- Monthly repayment

You must upload the following identification documents in support of the application:

- A certified copy of each applicant's passport
- Proof of current address (dated within the last 3 months)

You may be asked to submit additional supporting evidence during the underwriting process, but you'll be advised on this following the initial assessment.

