

Property Investment & BTL Mortgage Checklist

A comprehensive guide to preparing your application for success.

1. Personal Identification

Lenders require clear proof of who you are and where you live.

- **Valid Photo ID:** Passport or Full UK Photocard Driving License.
- **Proof of Residency:** Two utility bills or bank statements (dated within the last 3 months).
- **3-Year Address History:** A list of all residential addresses including postcodes.

2. Proof of Income & Affordability

Even for non-owner-occupied properties, your personal financial stability is assessed.

- **Employed:** Last 3 months of payslips + most recent P60.
- **Self-Employed:** Last 2 years of Tax Calculations (SA302) and Tax Year Overviews.
- **Contractors:** Current contract showing day rate + last 3 months of invoices.

3. Source of Deposit (Anti-Money Laundering)

You must clearly evidence the "audit trail" of your investment funds.

- **Savings:** 6 months of bank statements showing the accumulation of funds.
- **Equity Release:** Latest mortgage statement of the property providing the equity.
- **Gifted Deposit:** Signed Gift Letter + Donor's ID + Donor's Proof of Funds.
- **Director's Loan:** Formal loan agreement if funding an SPV purchase from another company.

4. Limited Company (SPV) Documents

Required if you are purchasing through a business structure.

- **Certificate of Incorporation:** Showing the company is registered with Companies House.
- **Memorandum & Articles of Association:** Outlining the company's power to hold property.

- **Correct SIC Codes:** Ensure the company is registered under **68100** or **68209**.

5. Portfolio Landlord Requirements (4+ Properties)

If you own four or more mortgaged properties, you will need:

- **Comprehensive Property Schedule:** Detailed list of all properties, values, and rental income.
- **Business Plan:** A summary of your investment strategy and future goals.
- **Cash Flow Forecast:** A 12-month projection of income vs. expenditure.

6. Property-Specific Information

- **Sales Particulars:** The formal listing or brochure for the property.
- **Energy Performance Certificate (EPC):** Must be Grade E or above (standard BTL).
- **Tenancy Agreement (AST):** If the property is being purchased with tenants in situ.

Ready to start your application? Contact our specialist investment team today to review your documents and secure the best rates on the market.