

Buy-to-Let (BTL) UK Top Slicing Packaging Guidelines

To ensure we can process your case as quickly and efficiently as possible, please ensure cases are packaged as per our below requirements. Failure to provide the required information at submission may result in the case being delayed or withdrawn after 14 days.

Documentation Required	
In some situations, our underwriting team may request additional information, this is for guidance purposes only.	
Type	Requirement
All Applications	Please upload a fully completed pdf copy of the Buy-to-Let Affordability Calculator including details of the applicant's expenditure
Income Proof - Employed	All of the following: <ul style="list-style-type: none"> • Latest months' payslip • Latest full months bank statement evidencing net income receipts and applicant's expenditure
Income Proof - Self-Employed (Limited, Sole or LLP)	All of the following: <ul style="list-style-type: none"> • Latest year SA302 tax return and corresponding Tax Year Overview's Or Accountants Certificate (see Accountants Certificate template) • Latest full months personal bank statements evidencing applicant's expenditure AND latest full months business bank statements evidencing the daily trading activity of the business
Income Proof - Contractor	All of the following: <ul style="list-style-type: none"> • Signed copy of contract • Latest full months bank statement evidencing net income receipts and applicant's expenditure NOTE: If less than 6 months to run on the current contract – evidence of 12 months historical work is required
Income Proof - Pension	All of the following: <ul style="list-style-type: none"> • Latest annual pension statement • Latest months' pension payslip • Latest full months bank statement evidencing pension income receipts and applicant's expenditure
Income from Land and Property	All of the following: <ul style="list-style-type: none"> • Latest years SA302 tax return and corresponding Tax Year Overview's Or Accountants Certificate (see Accountants Certificate template) • Latest full months personal bank statement evidencing applicant's expenditure AND latest full months rental fed bank statements *Please note we can only use net income less finance costs
Proof of Deposit - Savings	Latest month's bank statements showing available funds
Existing Mortgage / Finance	Most recent mortgage/finance statement covering last 12 months on all UK and International properties if the properties are not reported on Equifax

CONTINUED OVERLEAF >>>>>

Gifted Deposit	<p>All of the following:</p> <ul style="list-style-type: none"> • Completed Gatehouse Bank Gifted Deposit Declaration – to be completed and signed by the donor • Donor ID • Please refer to the Gifted Deposit Guidance on the Bank’s website.
Debt Consolidation	Not acceptable
Proof of Address	Please refer to pages 1 and 2 in the Gatehouse ID Requirements
ID	Please refer to the Electronic Identification Verification (eIDV) Guide
Portfolio landlords	Please complete the Gatehouse Portfolio Template

If your document needs to be certified, please refer to our guidance below:
[Requirements for a Certifier](#)