Buy-to-Let (BTL) Expat 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 Failure to provide the required information at submission may result in the case being delayed or withdrawn after 14 days.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: • Latest 4 months payslips • Latest full 4 months bank statements evidencing net income receipts and applicant's expenditure
Income Proof - **Self-Employed** (Limited, Sole or LLP)	All of the following: • Minimum 3 years trading history • Latest 2 years SA302 tax return and corresponding Tax Year Overview's / equivalent **Or** Accountants Certificate (see Accountants Certificate template) • Latest full 4 months personal bank statements evidencing applicant's expenditure **AND** latest full 4 months business bank statements evidencing the daily trading activity of the business
Income Proof - **Contractor**	All of the following: • Signed copy of contract • Latest full 4 months bank statements 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: • Latest annual pension statement • Latest 4 months' pension payslips • Latest full 4 months bank statements evidencing pension income receipts and applicant's expenditure
Income from **Land and Property**	All of the following: • Latest 2 years SA302 tax return and corresponding Tax Year Overview's / equivalent **Or** Accountants Certificate (see Accountants Certificate template) • Latest full 4 months personal bank statements evidencing applicant's expenditure **AND** latest full 4 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
Gifted Deposit	All of the following: • Completed Gatehouse Bank Gifted Deposit Declaration – to be completed and signed by the donor • Donor ID
Debt Consolidation	Not acceptable
Proof of Address	Please refer to pages 1 and 2 in the Gatehouse ID Requirements
ID	Please refer to pages 1 and 2 in the Gatehouse ID Requirements
Portfolio landlords	Please complete the Gatehouse Portfolio Template

CONTINUED OVERLEAF >>>>>

For individuals residing in a high-risk jurisdiction, we will require a photograph of the client holding up their passport. The passport must be legible and clear showing the clients' face.

Documentation in a foreign language must be translated and provided to us with the original untranslated version. For further guidance, please refer to our translation guidance:
Guidance for the Translation of Foreign Documents

If your document needs to be certified, please refer to our guidance below:
Requirements for a Certifier