

Expat Residential and Expat Buy to Let Documentation Checklist

This checklist is available in large print. Call 01282 440583* or send an email to intermediaries@themarsden.co.uk and we'll be happy to send you a copy.

Before submitting an application, please make sure you've included all the documentation on our checklist.

Help us to process your case as quickly as we can by noting that;

- We don't accept electronically signed documents
- The case can't go into the work queue until all documents are received
- We must receive 3 months' most recent bank statements for **ALL** active current accounts. It will delay the case if we can't see all income, bills and transfers between accounts.

Required as standard

✓	Completed application form.
✓	Signed Direct Debit Mandate (this MUST then be posted to us as we require the wet signature).
✓	Signed Declaration (we don't accept electronic signatures).
✓	Certified copy of passport. Must be intermediary certified or certified by a solicitor or embassy staff.
✓	Bank statement or utility bill. Address ID isn't required if you're providing an electronic ID pass check.
✓	Evidence of permanent right to reside, indefinite leave to remain, pre-settled or settled status if applicable.

Skilled workers

✓	Copy of Visa.
✓	Confirmation of residency for 12 months.

Income

Employed income

✓	3 months' most recent payslips.
✓	Employer's reference (the original MUST be sent to us prior to offer) confirming: <ul style="list-style-type: none"> • Employment details • Salary • Passport number • Residential address • PO Box address

Self-employed income

✓	3 months' most recent and consecutive bank statements for UK and foreign accounts. Please include credit card and loan statements if applicable.
✓	Bank statements must be provided for ALL active current accounts for ALL applicants and must show the applicant's name, account number, sort code and bank logo. Please highlight on foreign statements any regular payments such as bills, loans, rent, etc.
✓	For self-financing Expat Buy to Let cases, we require 3 years' trading accounts, preferably translated to English.
✓	For Expat Residential cases (or if using earned income for an Expat Buy to Let case), we require 3 years' trading history, evidenced through financial accounts and an accountant's reference from one of the following firms: <ul style="list-style-type: none"> • Baker Tilly International • BDO • Crowe Horwath International • Deloitte • Ernst & Young (EY) • Grant Thornton International • HLB International • KPMG International • Moore Stephens International • PKF International • PricewaterhouseCoopers (PwC) • RSM International • UHY International

Bank statements

	3 months' most recent and consecutive bank statements for UK and foreign accounts. Please include credit card and loan statements if applicable.
✓	Bank statements must be provided for ALL active current accounts for ALL applicants and must show the applicant's name, account number, sort code and bank logo. Please highlight on foreign statements any regular payments such as bills, loans, rent, etc.

Proof of deposit

	3 months' most recent statements/record for the account(s) where funds are held.
✓	For gifted deposits, we require a signed letter from the immediate family member along with a copy of the family member's passport or driving licence. The letter must include consent to say we can retain the letter and ID on the mortgage file. You can find a template on our website.

Evidence for additional borrowing requests

Home improvements

✓	Builders' quotes and estimates.
✓	Planning permission documents if applicable.

Gift to family member

✓	Letter of confirmation from the person receiving the gift along with their ID.
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Purchase of investment or second home

✓	Evidence of the property being purchased.
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Family occupation letter (Expat Residential only)

✓	Letter to confirm the property will be the applicant's main UK residence and will not be let out. A letter template is available on our website.
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UK letting agent details (Expat Buy to Let only)

✓	Please ensure details are entered on the application form.
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Buildings insurance schedule (remortgage cases only)

✓	Copy of up to date buildings insurance schedule.
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Background buy to lets

✓	Evidence of rent being paid in and mortgage being paid out (bank statements requested may cover this).
✓	One year's SA302 required to evidence income declared.