

## 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](mailto: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 1 month's most recent bank statement (or 3 months' most recent bank statements for self-employed) 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 <b>MUST</b> 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 <b>MUST</b> be sent to us prior to offer) confirming: <ul style="list-style-type: none"> <li>• Employment details</li> <li>• Salary</li> <li>• Passport number</li> <li>• Residential address</li> <li>• PO Box address</li> </ul>

#### 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 <b>ALL</b> active current accounts for <b>ALL</b> 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"> <li>• Baker Tilly International</li> <li>• BDO</li> <li>• Crowe Horwath International</li> <li>• Deloitte</li> <li>• Ernst &amp; Young (EY)</li> <li>• Grant Thornton International</li> <li>• HLB International</li> <li>• KPMG International</li> <li>• Moore Stephens International</li> <li>• PKF International</li> <li>• PricewaterhouseCoopers (PwC)</li> <li>• RSM International</li> <li>• UHY International</li> </ul>

## Bank statements

✓	1 month's most recent bank statement for UK and foreign accounts, which confirms salary/pension/rents received (3 month's most recent and consecutive bank statements for self-employed). Please include credit card and loan statements if applicable.
	Bank statements must be provided for <b>ALL</b> active current accounts for <b>ALL</b> 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.