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 1 month's most recent bank statement for **ALL** active current accounts, **INCLUDING** the account the Direct Debit will be paid from. It will delay the case if we can't see all income, bills and transfers between accounts.

When all documents are received, a link will be sent directly to the applicant asking them to complete a paperless Direct Debit mandate on our website.

Required as standard	
✓	Completed application form.
✓	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 for Expat Residential, or 1 month's most recent payslip for Expat Buy to Let applications.
✓	For Expat Residential, we need employer's reference (the original **MUST** be sent to us prior to offer) confirming: • 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 1 year's 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: • 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	
✓	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 **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. Please note, quotes/estimates may be required subject to underwriter's discretion.
Purchase of investment or second home	
✓	No evidence of the property being purchased needed if no onward mortgage required. If onward mortgage is required, then mortgage offer is needed for onward purchase.

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.

UK letting agent details (Expat Buy to Let only)	
✓	Please ensure details are entered on the application form.

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.

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