



Buy-to-Let Supporting Documents

28th March 2023

For Intermediaries Only

Supporting Documents Requirements

MT Finance will require the following documentation to be provided to support all applications:

Customer Declaration

MT Finance will require the customer declaration signed by all applicants.

Proof of Income

MT Finance will require income verification for declared income from employment or self-employment, pension income or investment income. Either:

- Latest months' payslips or P60
- Latest SA302 & Tax Overview
- Latest Signed Accounts
- Latest Pension/Investment statement

Portfolio

Where applicant(s) owns 4 or more properties MT Finance will require a Portfolio Schedule to be provided with full details of all properties (held in both personal and company names).

Please complete MT Finance's portfolio schedule from our website.

Please note: This must exclude the security property.

Proof of Deposit

Where the transaction is for a purchase MT Finance will require all sources to be evidenced by way of the following:

- Savings – Copy of bank statements showing the build-up of funds
- Sale of Property – Completion Statement & bank statements showing the balance of funds
- Re-mortgage – Copy of the mortgage offer & bank statement showing the balance of funds
- Shares, Pension & Investment – Account statement and bank statements showing the balance of funds
- Inheritance – Copy of the will and bank statements showing the balance of funds
- Gifted deposit – Evidence of the source and build-up of the funds & signed Gifted Deposit Form
- Dividend – Copy the dividend certificate & banks statements showing the balance of funds

Direct Debit Mandate

Fully completed direct debit mandate form in the name of the individual applicant(s) or Limited Company.

Documents We May Require

Where applicable we may require some of the following additional documentation to support the application:

Identification

MT Finance will attempt to verify applicant(s) identities via an approved electronic authentication scheme. However, where the confidence level does not meet our minimum requirement, we will require one or two of the following documents:

- Valid UK Passport
- Valid UK Driving Licence – Photocard
- EU member state national identity card
- Firearms certificate or shotgun licence

Where applicant(s) are not showing on the voters roll MT Finance will require the following to evidence the last 3 years' address history:

- Council tax demand letter or statement
- Bank statement of credit/debit card statement
- Utility bill dated within the last 3 month

Where the applicant(s) are non-British Nationals, we will require evidence of permanent rights to reside.

Evidence of Mortgage Payments

Where MT Finance are unable to evidence the last 12 months mortgage payments, we will require the following to evidence payments:

- Latest annual mortgage statement(s)
- Latest bank statements showing the payments
- Latest Accounts
- Latest Tax return

The following documents may be requested on a case-by-case basis where the underwriter feels them appropriate:

- The last 3 months personal or company bank statements
 - » Evidencing rental if required
 - » To match the Direct Debit Mandate
- Current Assured Shorthold Tenancy (AST)
- Expat borrowers will be required to provide:
 - » A certified copy of their current UK passport
 - » Three separate proof of residency documents
- House of Multiple Occupancy licence
- Details of any recent works to the security property where the transaction is an early re-mortgage



Submit Business

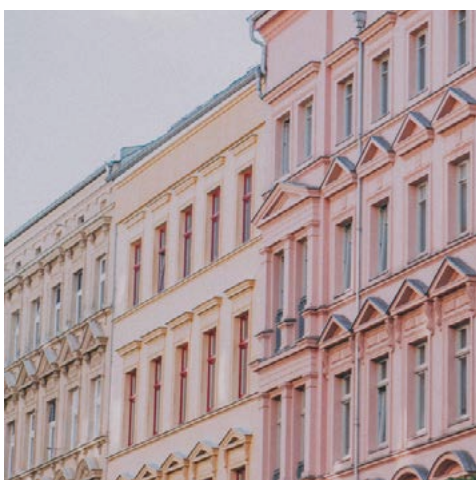
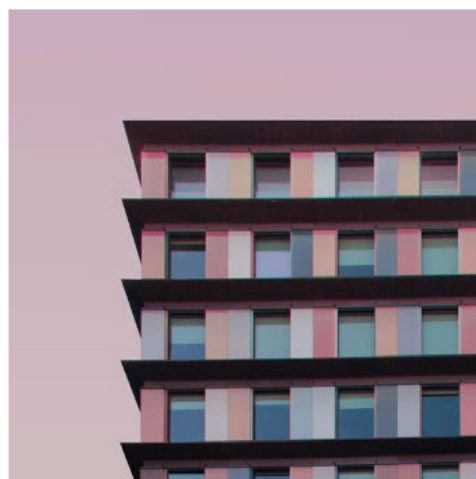
Easily submit a new case and manage your existing ones, all via our intermediary portal. Or if you'd rather discuss your case prior to submission, call our expert BTL team - they're friendly and happy to help.

[More info >](#)

BTL Product Guide

If you're looking for an effortless and hands-on approach to your cases - you've found it! Take a look at the latest rates and key criteria for our buy-to-let mortgage products.

[More info >](#)



BTL Criteria Guide

Everything you need to know about our lending, borrower, and property criteria is outlined in this detailed guide. Feel free to contact us to discuss anything prior to submission.

[More info >](#)