

# Packaging Requirements

## Portfolio Buy to Let Mortgage

To allow our underwriting team to process your mortgage application swiftly, we need **all** of the documents below, uploading to our broker online portal.

In certain circumstances we may require additional documents. If this is the case, we will contact you with full details.

Please provide the following for each applicant:

- **Certified photographic identification** (valid passport or driving licence)
- **Proof of address** (dated within the last 3 months)
- **Proof of residential homeownership and 12 months history of mortgage payments for residential address**
- **Signed Declaration**
- **Completed & signed DDM** (this should be in the name of the limited company)
- **Proof of income for each applicant**
  - 3 months payslips and P60 for employed applicants
  - Last 2 years SA302s and tax returns for self-employed applicants. We will also require 2 years audited accounts.
  - 3 months pension slips / letters & P60
- **Latest 3 months personal bank statements for each applicant**

Please also provide the following:

- **A copy of the applicants BTL Portfolio on a spreadsheet.**
  - *NOTE: this MUST include ALL properties in the portfolio, whether in a personal name or LTD Company*
- **Proof of the last 12 month mortgage payments for ALL properties held in the BTL portfolio**
- **Latest mortgage statements for all properties held in the BTL portfolio**
- **Latest 3 months bank statements to show inbound rental incomes and outbound mortgage payments for all of the properties held in the BTL portfolio.**
- **3 months Business Bank Statements for any applicant when personal earnings come from self-employment**
- **3 months Bank Statement for the SPV / LTD company you are applying to Buckinghamshire Building Society through for your new application**
- **If remortgaging, please outline use of funds**
  - *NOTE: we cannot exceed a maximum of 10 properties, including our security & any further property they are looking to buy with funds being raised from our security.*
- **Proof of full deposit and evidence of the source of the deposit**
  - *NOTE: this cannot come from a directors loan or gift.*
- **Valuation fee**

If you are unable to provide any of the above, please contact our mortgage team before submitting an application to see if we can accept alternative documents.