

# Buy-to-Let Minimum Standard Packaging Requirements

If any further information is required, our underwriters will provide this in their update to you.

## Our Criteria & Mortgage Product Guides

For more detailed criteria please see

Criteria Search - [Click Here](#)

BTL Quick Criteria Guide - [Click Here](#)

BTL Product Guide - [Click Here](#)

Our Broker Portal - [Click Here](#)



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Our underwriters **will only review applications that are full packaged** to our minimum standards

BTL	
Application Fee Paid	
Online Submission to be completed via the broker portal	
Details of the Deposit	
If Debt Service Cover (DSC) is between 125% and 140% the below will be required ((i) Minimum DSCR 125%;(ii) Over 140% DSCR proof of income not required)	
Latest Payslip or latest SA302	
Mortgage History / Rental History	
12 Months First Charge Mortgage History	
12 Months Second Charge Mortgage History (if applicable)	
OR 12 Months rental history for current address	
Evidenced by	
Bank Statements	
West One Credit Search	
Mortgage Statement	
Renting via a letting agent - rent reference	
Privately renting- rent reference & last 3 months bank statements showing rent being paid	
Remortgage - Repaying Existing Charges	
First charge mortgage - Fully completed signed authority form or redemption figure and undertaking	
Second charge mortgage - Fully completed signed authority form or redemption figure and undertaking (if applicable)	
Additional	
Evidence of Deposit required	
If the client has a portfolio, a spreadsheet detailing their portfolio must be provided. <a href="#">'BTL Portfolio Information Sheet'</a>	
If Limited Company DDM verification is required	
Remortgage will require the Tenancy Agreement	
Purchase – please provide memorandum of Sale	