

Second Charge 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](#)

Second Charge 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

Buy-to-Let	
Online Submission to be completed via the broker portal	
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	
Evidenced by	
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 - Redemption figure and undertaking	
Second charge mortgage - Redemption figure and undertaking (if applicable)	
Additional	
If the client has a portfolio, a spreadsheet detailing their portfolio must be provided 'BTL Portfolio Information Sheet'	