

Submission Requirements



Version 6

All documents must be certified as being a true copy of the original and, where there are multiple pages, you can certify one of three pages. Documents that need to be certified cannot be certified by someone related to the application or the applicant.

Persons authorised to certify original documents are: UK Lawyer or Solicitor, Banker, IFA, Mortgage Broker registered with Fleet Mortgages, or Fleet Mortgages staff.

The following items are required to be submitted after application:

Proof of Income (Primary applicant only)

One of the following:

- Last 3 months payslips
- Most recent SA302
- Latest signed accounts

Documentary evidence of income showing a minimum of £15,000 (Except for first time landlords where minimum income is £25,000) income from employment or taxable self-employed sources. If Accounts are considered, they must be signed and completed by members of the following accepted accountancy institutes:

- ACA/FCA, CA
- ACCA/FCCA, MAIA/FAIA, MAAT/FMAAT, AAPA/FAPA
- ACMA/FCMA
- ACIS/FCIS

Evidence of deposit (If Purchase)

Fleet are required to identify and be satisfied with the origin of funds.

Origin of Funds - Acceptable Evidence

Savings	Copy of bank statements. We may request verification to support the source of those funds before they arrived in the bank account.
Sale of Property	Completion Statement.
Remortgage	Copy of the mortgage offer.
Sale of Shares	Contract Note copy.
Inheritance	Letter from Solicitor.
Gift from Immediate Family Member (Parent, sibling, grandparent or spouse)	Bank Statements from Giftor to show source of funds. ID from the Giftor. Written confirmation that this is a non-refundable gift and that the Giftor will have no financial interest in the property. Deposits from overseas sources are not accepted.

Some of the following documents may be requested on a case by case basis:

- Up to 3 months personal bank statements (evidencing rental income, if applicable)
- Latest Asset & Liability Statement (evidencing property portfolio)
- Bank Statement dated within the last 3 months to match Direct Debit Mandate
- Proof of ID for all applicants to be certified.
- Proof of residence for all applicants (evidencing; at least three years history)
- Evidence of permanent rights to remain in the UK
- Evidence that the applicant is liable to UK tax
- Evidence of 12 months history of a mortgage or home ownership
- A copy of the lease if leasehold
- Latest or current Assured Shorthold Tenancy (AST)
- If HMO or Multi Unit Block
 - ✓ Evidence of owning a standard or HMO property for 2 years
 - ✓ A copy of the HMO licence