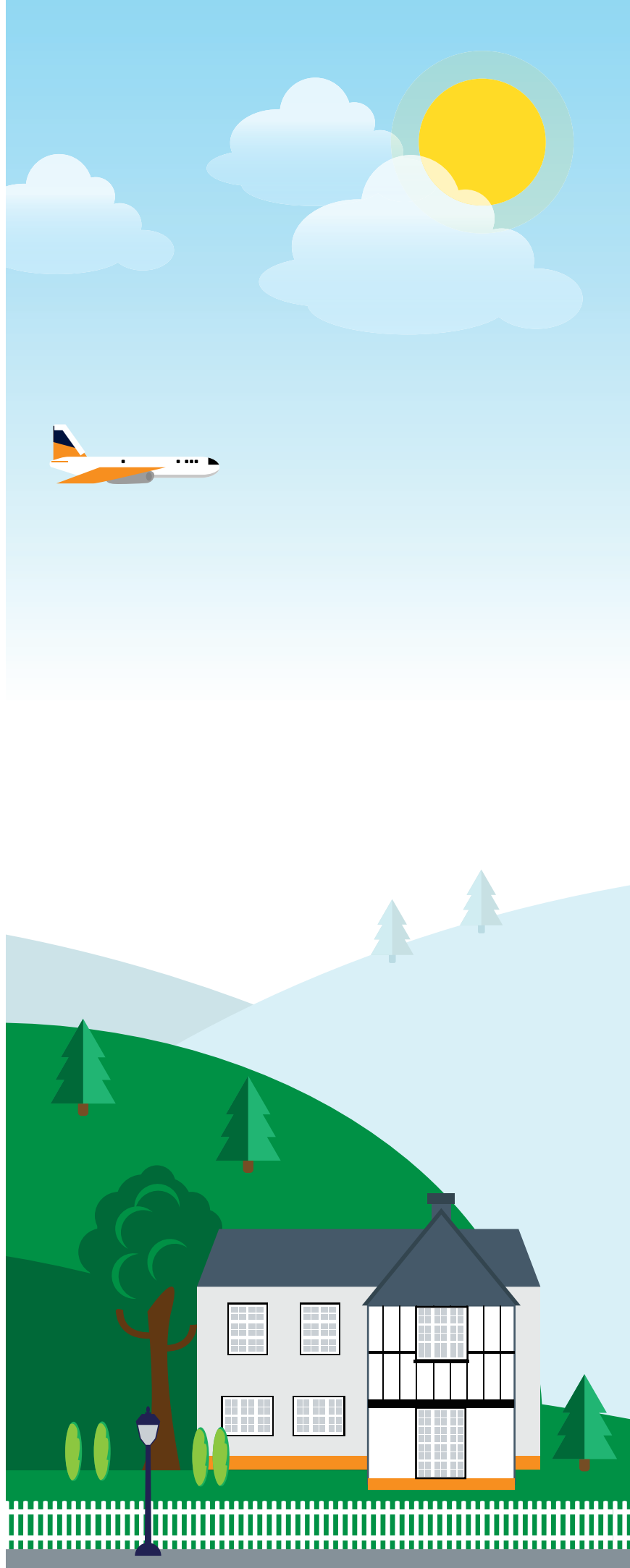




Submission Requirements

› Version 9



Submission Requirements

The following items are required to be submitted after application:

Proof of Income (Primary applicant only)

Either 3 months' payslips, latest SA302 & Tax Overview or 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 Gifto to show source of funds. ID from the Gifto. Written confirmation that this is a non-refundable gift and that the Gifto 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 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 Remortgaging
 - ✓ Evidence of 3 months rent received
 - ✓ Evidence of 3 months mortgage paid
- If HMO or Multi Unit Block
 - ✓ Evidence of owning a standard or HMO property for 1 year
 - ✓ A copy of the HMO licence

