

Helping us to help you

When submitting buy-to-let business through either our Residential or Commercial broker portal, the following submission guidelines will help you get your clients case underwritten more quickly.

4 easy steps to submission success:

1. **Submit a decision in principle / enquiry** via the online portal and, once approved, progress and submit the full mortgage application. Inclusive of the valuation fee payment (where applicable).
2. **Immediately after submitting the full mortgage application, upload the submission requirements** listed below against the checklist items in the online portal.
3. Add a note to the application in the online portal explaining **why the borrower requires the mortgage** and what type of investment it is.
4. Providing you have met the submission guidelines outlined in the table **an underwriter will assess the application**, look to instruct the valuation and let you know of any final requirements. If not, you will be asked to provide this information prior to the application being underwritten.



Submission Checklist	Employed	Self Employed	Guidance
Portfolio Schedule	Y	Y	Documents available on website
Business Plan*	Y	Y	Documents available on website
Latest 3 months payslips & P60**	Y	N	Visible pay date, showing net and gross pay including year to date, match both the applicants' and employers' confirmed name and address.
Last 2 years HMRC SA302s and Tax year overviews**	N	Y	Obtained instantly once registered online - guidance available on website
Proof of deposit including full build up	Y	Y	Statements (paper or online) showing a minimum of 3 months build-up. Account owner should be easily identifiable and the statements should contain no redaction. Lump sums should be accompanied by an explanation confirming the origin.

For all applications submitted via the Commercial portal

Please be aware, if your client chooses their own solicitor, our acting solicitor will only be aware of the application at the offer stage.

At this point they will contact your client and their acting solicitor for more information, perform searches and begin the legal process for the bank, this could take up to 3 weeks from when the offer has been issued.

Please note your client will be liable for both their own and our legal costs.

* If the borrower will own 4 or more mortgaged buy-to-let properties on completion of the new application

** For company applications the income proof should be accompanied by the last 2 years accounts for the applying company (if available based on trading length)

Top Tip: Did you know you can check the status of your clients cases on the go, using your mobile device?
Simply login to our mobile responsive portal.

In order for us to help your clients we ask that you submit all documentation within 5 working days, failure to do so could result in a delay to underwrite the application.

[Log in](#)

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