

Documentation Guidelines

To help us process your case as quickly as possible, please ensure all *correctly certified** documents are submitted at the beginning of the process. Without these documents, we won't be able to process your case.

REQUIRED DOCUMENTS	
ID	Certified Photographic Proof – if EID failed.
Proof of Address	2 required – if EID failed. Online Statements are not accepted.
Bank statements	For standard residential applications, all applicants to provide bank statements that evidence a minimum of 1 salary receipt (where applicable) in the last 30 days and payments to all secured and unsecured Lending agreements. BTL applications will require 3 months bank statements evidencing rental receipts and BTL mortgage payments.
Proof of income – employed	Latest 3 months payslips & P60. If using bonus, overtime or commission last 2 years P60's required.
Proof of income – self-employed	3 years self-assessment returns printed from HMRC online self-assessment portal with Tax Year Overviews Or 3 years Tax Calculations (from their accountant) with Tax Year Overviews and one of the following <ul style="list-style-type: none"> • Copy of the submitted SA100 (tax returns) with inland revenue mark for each year • Tax Calculations to be printed on the accountants headed paper and signed • Letter from the accountant confirming the figures and that they submitted to HMRC. And For limited company directors who own more than 25% of the business, we will also require 2 years' worth of full, submitted, signed company accounts.
Accountants	Accountant needs to be suitably qualified. Please refer to the criteria guide on the intermediary website. https://www.metrobankonline.co.uk/intermediaries/mortgage-products/products/mortgage-lending-criteria/
Proof of income – contractors	Current and previous contracts (12 month history). If paid through Limited Company, 3 months business bank statements will also be required to evidence contract credits.
Proof of income – pension income	We will require the latest annual pension letter/statement or DWP letter
Proof of income – income from land & property	Used to support a residential mortgage application – The latest self-assessment returns printed from HMRC online self-assessment portal with Tax Year Overviews Or The Tax Calculations (from their accountant) with Tax Year Overviews and one of the following <ul style="list-style-type: none"> • Copy of the submitted SA100 (tax returns) with inland revenue mark for each year • Tax Calculations to be printed on the accountants headed paper and signed • Letter from the accountant confirming the figures and that they submitted to HMRC. From Y/E 2018 a copy of the submitted SA100 (tax return) with Inland Revenue mark must be provided.
Proof of income – parental leave	The last payslip received prior to leave, a P60 and a letter from the employer confirming the return to work date, salary and the terms of employment.
Proof of Deposit	For all purchases. If this is sale of a property owned, a memorandum of sale may be required. If this is being raised by other secured lending, please provide KFI/Offer.
Gifted Deposit	Letter if coming from a family member – Letter template available on intermediary website. https://www.metrobankonline.co.uk/intermediaries/helpful-documents/
Interest only	If any part of a residential mortgage is interest only, a full breakdown of the repayment strategy should be provided via the 'send a message' function on the intermediary portal at the time of application. Please refer to the Mortgage Lending Criteria for acceptable repayment strategy's and the amounts accepted. In addition documentary evidence will be required as below. <ul style="list-style-type: none"> • Pension Fund – Latest pension statement showing current value of the fund. • Liquid Investments – Latest Investment statement confirming value of the fund and type of investment fund. • Savings – Latest savings statement confirming current value. • Equity in other properties - Provide the full address(es) and estimated value, we will then try to confirm this value ourselves, however if we are unable to do this, the client will need to provide a valuation for this property.

*Certified as: I certify this to be a true copy of the original document and a true likeness of the applicant. Signature, printed name, date and if not the adviser position in company. Please be advised if you have not seen the customer face to face then third party verification will be sought.

Document Guidelines *(continued)*

REQUIRED DOCUMENTS	
Debt consolidation	Details to be entered as part of the mortgage application. If other debts to be consolidated (e.g. repaying family members/shared ownership) then further details to be provided using the 'send a message' function on the intermediary portal. The latest statement or a redemption figure may also be requested.
BTLs in background	3 months bank statements evidencing mortgage and rental payments and a completed BTL portfolio form. Template available on the intermediary website. https://www.metrobankonline.co.uk/intermediaries/helpful-documents/
For BTL applications	3 months bank statements evidencing mortgage and rental payments and a BTL property portfolio form are required. Assured Shorthold Tenancy Agreement may also be required.
Top Slicing	In addition to the standard requirements, a budget planner will need to be uploaded at AIP stage. This is available on the intermediary website. https://www.metrobankonline.co.uk/intermediaries/helpful-documents/
Portfolio BTL	In addition to the standard requirements, both the Buy to Let Requirements - PRA document and the Buy to Let Business Plan - PRA documents need to be completed and uploaded at AIP stage - these can be found on the intermediary website. https://www.metrobankonline.co.uk/intermediaries/helpful-documents/ . Where the customer holds other BTL's in a limited Company 2 years full, signed and submitted accounts and either 3 years self-assessment returns printed from HMRC website with Tax Year Overviews Or 3 years Tax calculations with Tax Year Overviews and one of the following <ul style="list-style-type: none"> • Tax Calculations to be printed on the accountants headed paper and signed • Letter from the accountant confirming the figures and that they submitted to HMRC. • Copies of the submitted SA100's (tax returns) with inland revenue mark From Y/E 2018 a copy of the submitted SA100 (tax return) with Inland Revenue Mark must be provided.
Let to Buy in background	ARLA Estate Agent Letter confirming the expected rent for the property and if a new BTL mortgage is being taken a copy of KFI/Offer. Consent to Let Letter maybe requested.

Documents uploaded to the Portal should be labelled correctly i.e. Proof of income, statements etc. This will ensure that our initial checks can easily identify the minimum required documents and confirm the case is ready for underwriting.

In some situations the underwriters may ask for additional information, this will be detailed on our Mortgage Portal - please check this for updates on your cases.

If you wish to provide further information to support your applications, then please use the "send a message box" on the Portal - which will then be added to the case notes for underwriter review e.g. a list of debts to be repaid with balances and account numbers for debt consolidation cases.

We love to hear from you

For further questions please do not hesitate to contact your local BDM or the **Broker Help Desk** on **020 3427 1019**

www.metrobankonline.co.uk/intermediaries

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