



gatehousebank

Case Packaging checklist for UK Expats & International residents – Home Purchase Plans

Evidence Required	
ID Verification Form	Click here to complete our ID Verification Form
Proof of ID and Proof of Address	See our identification and proof of address guidance here
Deposit	Evidence of deposit including build-up of funds. If the deposit is a Gift please refer to our guidance notes and our Gifted Deposit Declaration here
Income – Employed	Last 3 months payslips, Gatehouse will request a Salary certificate / Please complete the following Employer Reference Request Form
Income – Self Employed	Last 2 years SA302's or equivalent (tax returns/computations) Please complete the following Accountant Reference Request Form
Bank statements	Last 12 months bank statements for all personal bank accounts held showing income/expenditure – Transactions over £10,000 & multiple smaller transactions will be queried Last 3 months business bank statements (If Self Employed)
BTL portfolio	Details of existing BTL portfolio – download our Gatehouse Portfolio Template (Excel document)
Existing Mortgages/Finance	Latest Mortgage statements will be required if existing mortgages/home finance cannot be evidenced on the customer's credit file
Retirement Income	Evidence of pension income and 3 months bank statements showing pension credits
Rent only	Available up to 65% FTV suitable payment plan must be evidenced. Rent Only declaration must be completed
Statement of Wealth Form	A Statement of Wealth Form must be completed for each applicant and can be found here
Tax Residency	Tax Residency Declaration must be completed using the correct form here: Please note that each applicant will need to complete their own form. <ul style="list-style-type: none">• Tax Residency Self-Certification Form – Individuals: to be completed for applications in personal names

Exclusions

Deposit - Gifted deposit see exclusions [here](#)

Income - Seasonally based/Piece Work/ Zero Hour contracts/Commission only not accepted

Credit - No Bankruptcy/IVA in the last 3 years, No CCJs in the last 3 years, No Missed Mortgage/home Finance payments in the last 12 months, No Voluntary enforce possession. No default in last 12 months, max 1 default of up to £300 between months 13 to 36. Communications company defaults up to a max of £300 in total will be disregarded

Security - Non-Standard properties: [Home Finance Property Types – Guidance Notes](#)

Tips

- Ensure the application is fully packaged
- Ensure that all documentation provided is in date
- Ensure that documentation is certified
- Ensure all credit commitments are disclosed
- Ensure that documents are translated (untranslated documents are also required). Please see our [Document Translation Guidance](#)

Providing you have met the submission guidelines an underwriter will assess the application. Failure to provide all required documentation may result in a longer processing time.