

Submission Requirements

In addition to the Keystone application form being complete through the My Keystone portal, the following documents will be required to support the application. If Keystone cannot electronically identify the application, then we will require proof of identification and address. Please see our identification guidelines.

| Proof of income |
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| Employed applicants: must provide last 3 months pay slips. |
| Trading company applications: must provide 2 year's accounts. |
| We only accept accounts prepared by accountants with the following qualifications: ACA/FCA, CA, ACCA/FCCA, AAPA/FAPA, CIMA, CIPFA. |
| Self-employed applicants: must provide the last 2 year's SA302's (or online tax calculation) plus corresponding tax year overview. |
| Retired applicants: must provide evidence of pension income. |

| Property portfolio details |
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| Detailed schedule of existing property portfolio (see Keystone's property portfolio spreadsheet), with all details provided including full addresses of all properties. |
| This spreadsheet should ideally be in an E-tech format. |
| Where an applicant owns 4 or more mortgaged properties, these portfolios will be assessed in accordance with our lending guidelines. |
| We will require proof of conduct on all mortgages – the property portfolio will be compared to the applicant(s) credit file to confirm history of mortgage payments. If information returned does not match the portfolio provided we may request further details and evidence that mortgage payments have been made. |

| Other supporting documentation |
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| Sight of an AST agreement is not required; however, Keystone Property Finance reserve the rights to request it. Where it is requested, we require sight of the first page of the AST agreement and the signed page which must confirm the letting is an AST as defined by the Housing Act 1988. |
| For corporate, local authority and housing association lets we will require a full AST agreement. |
| For HMO properties, the client will be required to provide a copy of the current license or where the property is being purchased to show they have applied for the HMO license. |
| For limited companies' shareholders with 20% or more holdings must sign a shareholder's consent and declaration form. All directors must be party to the application form. |
| Landlords with properties in Wales must be registered with Rent Smart Wales before completion. |