

10 steps to a successful application

1. Complete an illustration/AIP and a full mortgage application on MyKeystone

- Ensure that you complete the applicants full name, addresses covering the last 3 years, date of birth and other personal details required for a credit check.

2. Pay the application and valuation fees promptly

- To submit a full mortgage application the non-refundable application fee will need to be paid.
- The valuation fee can be paid and instructed prior to the application being underwritten.

3. Submitting client documents

- Once the application has been submitted please upload the documents detailed below and any additional documents requested by the underwriters.

4. Proof of income needs to be provided and certified by you

- Employed applicants must supply their latest P60 and last 3 months payslips.
- Self-employed applicants must supply their last 2 years SA302s & online tax calculations and overviews.
- Retired applicants must prove evidence of an income (latest pension statement or P60).
- Trading Ltd companies must show 2 years trading accounts.

5. Remember to get documents certified

- If we cannot electronically identify the applicant, we will require certified proof of ID, address and two months bank statements or latest personal mortgage statement.

6. Portfolio landlord requirements

- If any applicant owns 4 or more mortgaged buy to let properties we will need a completed portfolio spreadsheet for all properties owned – [see our website for a template](#).

7. Can we find the mortgaged properties on a credit search?

- If the applicants mortgaged properties cannot be identified on a credit search, we will require proof of mortgage payments for the last 12 months.

8. Proof of rental agreement

- We do not normally ask for an AST agreement, but where requested please ensure that you send the first and signed page of the document.

9. Have you got the correct documents for the property

- If the property being remortgaged is an HMO then we will request a copy of the HMO licence.
- If it is a purchase we will require evidence that the applicant has applied for part 1 of the HMO licence.
- If the property is in Wales we require proof that the property is registered with Rent Smart Wales.

10. Case updates & notes

- Brokers can add a note to applications via [MyKeystone](#). If there is something that you need to advise the underwriter to make the deal clearer, then please add a note.
- Log in to MyKeystone for regular case updates.

To discuss a case with Keystone please call **0345 1489086** or email [**enquiry@keystonepropertyfinance.co.uk**](mailto:enquiry@keystonepropertyfinance.co.uk)