

Document Requirements

In addition to the Keystone application form being completed through the My Keystone portal, the following documents will be required to support the application.

	Individual Application	Limited Company Application
Employed: latest 3 months' payslips and latest P60	✓	✓
Self-employed: Self-employed applicants: Latest 1 or 2 year's accounts or SA302 and Tax Calculation or Tax Year Overview.	✓	✓
Retired: evidence of pension income	✓	✓
Existing landlord: last 2 years SA302's (or online tax calculations) plus tax year overview	✓	✓
Portfolio spreadsheet (in Excel format) if 4 or more mortgaged properties are owned AFTER this application	✓	✓
Proof of deposit	✓	✓
Ex-pat - Letter from employer of applicant's residential address in the foreign country and period of residency.	✓	✓
2 years full accounts (where applicable)		✓
Shareholders (who are not directors) with 20% or more holdings must sign a shareholder's consent and declaration form		✓

Other Supporting Documentation	
Payment Proof	We may request proof of conduct on all mortgages.
AST	Sight of AST agreement is not necessarily required; however, we reserve the right to request it should we need any further details.
Corporate	For Corporate, local authority and housing association lets we will require a full AST agreement.
Wales	Landlords with properties in Wales must be registered with Rent Smart Wales before completion.
Multi-unit / HMO	For multi-units and HMO properties a supplementary property information form must be completed as a supporting document to the FMA.
HMO	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. Please check that the property meets the relevant planning and Article 4 directive requirements where applicable.