

# EX-PAT CRITERIA & DOCUMENT CHECKLIST

## Criteria

- ✓ Retired and self-employed applicants accepted
- ✓ Applicants must have an active credit footprint in the UK for the last 3 years
- ✓ Applicants must be employed by a Multi-National Company or an acceptable Sovereign Entity
- ✓ We require £25k minimum income and 3 months payslips for each applicant
- ✓ Retired and employed applicants must have at least one BTL in the UK
- ✓ Self-employed applicants must have at least two BTL in the UK
- ✓ Ex-pat applicants must be residing in countries within the European Economic Area (EEA) and Financial Action Task Force (FATF) countries

## Documents

- ✓ We will require a letter from the employers on their headed paper confirming the applicants residential address in their country of employment and period of residency
- ✓ We may require proof of address for each applicant's foreign residency, dated within the past 6 months
- ✓ Ex-pat applicants must have a valid UK passport, which they can now conveniently certify online using the LexisNexis IDU mobile app
- ✓ For personally owned properties, we will require up to 2 years SA100, SA302 and Tax Year Overview
- ✓ If the properties are owned through a Limited Company, we will require up to two years full accounts
- ✓ Where any of the applicants have four or more mortgaged BTL properties then property portfolio details will be required