

# Our minimum standard packaging requirements

Our underwriters will **only review applications that are fully packaged to our minimum standards.**

## All cases must include:

- ✓ Signed application declaration form and Direct Debit mandate

**Residential (X case ref)**

**Commercial (Y case ref)**

- ✓ Deposit - source evidence required

### Income

- ✓ If employed, latest payslip and P60
- ✓ If self-employed for 2 years: HMRC SA302 with corresponding 2 years tax year overview
- ✓ If self-employed for less than 2 years with 1 year SA302 and TYO available, we'll also need 3 months' bank statements

### Buy to let applications

- ✓ If applicant has 4 or more mortgaged properties: [portfolio schedule](#) and [business plan](#)
- ✓ If 11 or more mortgaged buy to let properties with Aldermore: [cashflow statement](#) and [statement of assets and liabilities](#) for past 12 months

## You'll also need to supply the below items, where applicable:

- ✓ **Contractors**  
Copies of current and previous contracts required, together with the last 2 years SA302 and tax year overviews or latest payslip and P60 if contracting via an umbrella company
- ✓ **Residential**  
Interest only signed declaration
- ✓ **Pensions**  
Latest payslip or pension P60
- ✓ **Benefits**  
Latest award letter in the applicant's name
- ✓ **Debt management plan**  
12 months evidence of satisfactory payment
- ✓ **Legal options on all company applications**  
You'll be asked to confirm if your client is opting for separate representation, dual representation or assisted legals (if available). See our **legal fee scale**

**Residential**

**Buy to let**

## Buy to let income verification

We don't routinely ask for personal income verification for buy to let applications, subject to underwriters discretion.

### Income verification will always be required:

- ✓ When surplus income is being used (top-slicing)
- ✓ For first time landlords
- ✓ For Individual name applications where the rent doesn't meet the maximum ICR required for a high rate or additional rate tax payer

For more information, see our [buy to let criteria guide](#)

## Our mortgage portals

**Residential**

for owner occupied and standard buy to let mortgages

**Specialist buy to let**

HMO, multi property and multi unit freehold application



DIP accepts are valid for 10 days, securing your rate and giving you time to collect all the documentation we need.

Only when you have all the documents requested should you submit an application and begin to upload to the portal.

You'll then have 10 working days to upload all documents. This starts as soon as you've submitted your application.

**Aldermore**

[aldermore.co.uk/intermediaries/mortgages](https://aldermore.co.uk/intermediaries/mortgages)

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