

BTL Income Verification

This is a snapshot of what income we accept and what documents we use to verify it. For details of specific circumstances please refer to our lending criteria.

- Minimum income £25K

EMPLOYMENT TYPE		SOURCES OF INCOME WE ACCEPT AT 100%	THE DOCUMENTS WE USE TO VERIFY
Employed		<ul style="list-style-type: none"> Salary Salary of 2nd job if it has been held for 12 months or more Monthly Bonuses Monthly Commission 	<ul style="list-style-type: none"> 3 years' employment history. Most recent payslip. The latest P60/last payslip of the financial year.
Self-Employed	Sole Traders	<ul style="list-style-type: none"> Latest year's net profits 	<ul style="list-style-type: none"> 3 years' employment history. Latest SA302's or most recent finalised and agreed accounts (The accountant's response should be on their branded/company headed template)
	Partnerships	<ul style="list-style-type: none"> Latest year's partner share of net profits 	<ul style="list-style-type: none"> 3 years' employment history. Latest SA302's or most recent finalised and agreed accounts (The accountant's response should be on their branded/company headed template)
Ltd Company Directors		<ul style="list-style-type: none"> Company Director of a limited company the salaried income plus dividends received. 	<ul style="list-style-type: none"> 3 year's accounts attached to their headed paper. An accountants' reference (this will be requested by New Street directly). Latest SA302's or most recent finalised and agreed accounts (The accountant's response should be on their branded/company headed template)
Contractors	Non-PAYE	<ul style="list-style-type: none"> Self - employed criteria applies 	<ul style="list-style-type: none"> Please refer to Self-Employed.