

Minimum submission requirements



A packaging checklist will be sent via the portal once the application has been received. All items must be provided with **10 working days** of the submission date. Failure to satisfy the requirements within this time will result in the application being cancelled.

For all applications

Application and valuation fees (if applicable)	These should be paid via the phone on 01664 414141.
Fully completed and signed online Intermediary Mortgage Declaration	Produced on the portal once application has been submitted. All pages required.
Proof of income	<p>Employed - latest 3 months payslips</p> <p>Self employed -</p> <ul style="list-style-type: none"> >75% LTV- latest 3 years accounts prepared by a qualified accountant <75% LTV- latest 3 years tax calculations and tax year overviews or latest 3 years accounts prepared by a qualified accountant Limited Company Director with <33.3% shareholding- latest 3 months payslips <p>CIS self employed - latest 1 year tax calculations and tax year overviews and 6 weekly payslips</p>
Latest 3 months bank statements for each applicant (including unemployed applicants)	For all active current accounts to show name, account details, income, and daily expenditure.

If we are unable to verify identity electronically (still required for all Credit Repair applications):

Certified ID	<p>Passport or full UK driving license.</p> <p>Must be certified copies. We do not accept provisional licences.</p>
Certified proof of address	<p>Utility bill dated within the last 3 months, latest council tax bill or driving license (if not already used for ID).</p> <p>Must be certified copies. We do not accept provisional licences.</p>

Application specific requirements

<p>Additional income</p>	<p>Overtime/bonuses – latest P60</p> <p>Commission – latest 2 years’ P60’s</p> <p>Invalidity/Disability payment – latest annual DLA/PIP award letter</p> <p>Foster carers – 12 months remittance advices/invoices</p> <p>Private pension – latest 3 months pension slips/P60/Company pension letter. Projection statement if future income</p> <p>State pension – annual award letter (DWP)</p> <p>Rental income – signed AST’s and most recent 6 months bank statements showing rent received</p>
<p>Maternity leave</p>	<p>Latest 3 months payslips, last full payslip before maternity leave commenced, and a letter from the applicant confirming their intentions when they return to work.</p>
<p>Proof of deposit</p>	<p>Savings – latest 3 months bank statements to show the build-up of funds</p> <p>Gifted deposit – gifted deposit letter from the giftee</p>
<p>Foreign nationals</p>	<p>Share codes and certified copy of passport.</p>
<p>Shared ownership</p>	<p>Memorandum of sale.</p>
<p>Self-build/Eco self-build</p>	<ul style="list-style-type: none"> • Fully completed Self Build Submission form • Plans/drawings • Planning permission • Full costings/estimates (provided by a suitably experienced/qualified professional) • Self-build warranty details or Architect PI Cover Certificate • Eco Self-Build ONLY – SAP report
<p>Right to Buy</p>	<p>Latest 12 months proof of rental payments (housing benefits not permitted) and Section 125 notice in the same names as the mortgage application.</p>
<p>Help to Buy</p>	<p>Authority to proceed letter.</p>

Home improvements	If >£10k we will require costings/estimates from a qualified professional on letterhead for home improvements.
Credit repair applications	Letter signed by both applicants explaining how the debt arose, what actions they took to rectify the situation and an explanation of why they don't foresee it occurring again.
Holiday Buy to Lets	<p>Purchase - confirmation of projected income from a reputable letting agent</p> <p>Remortgage - latest accounts for rental property or confirmation of rental income from reputable letting agent</p>
Family Buy to Let	Confirmation of the name and relationship of tenant, and how much rent will be charged.