

Broker Packaging Checklist

Prior to DIP

- One page Quick Enquiry Form for individuals or companies as appropriate.
- Additional security forms where applicable.
- If applicable, list & cost of any works intended to be carried out on the security during the course of the loan.
- If applicable, details & relevant experience of who will be managing/carrying out any works during the course of the loan.

Prior to Offer

- United Trust Bank instructed Valuation Report. (An existing Valuation Report may be acceptable for re-instruction by UTB).
- Copy of fully completed & signed application form.
- Additional Assets & Liabilities statements for each additional borrower & guarantor.
- Additional Income & Expenditure forms for each additional borrower.
- Documentation or evidence requested to satisfy the specific conditions of the loan (as detailed on the DIP)

Prior to Completion

- Original of fully completed & signed application form.
- I.D. - Certified copies of current passports for each borrower and guarantor. **For non-UK passports, we require original passports.**
- Proof of Residency - Certified copies of two utilities bills, dated within the last three months, for each borrower and guarantor. Acceptable utility bills are gas, electricity, landline telephone bills, non-internet bank statements, current year council tax. Please note passports and driving licences cannot be used for both I.D and proof of residency.
- Proof of borrower's income is required where the loan is being serviced or repayment of the loan is via a refinance which requires a calculation or assessment of the borrower's income. In such cases we will require certified copies of the last 3 months non-internet bank statements and P.A.Y.E. slips and may also request additional information in order to assess affordability.
- If applicable, Estate Agency particulars of sale and purchase properties.

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- Documentation or evidence requested to satisfy the conditions of the loan (as detailed in the offer letter).
- UTB to meet with borrowers where conditioned.
- Buildings insurance certificate, with UTB noted as "loss payee", to cover re-instatement value as per UTB valuation.
- Additional documentation will be required on an individual basis such as for loans to offshore companies and trusts.