



# Submission Checklist

## Application Form

Fully completed, including Property Details, Employment, Ni Numbers & both the DDM and application signed by all applicants. Add contact numbers & Email addresses onto the Portal.

## Land Registry

Check names, addresses & Restrictions, Title Absolute, Mortgage start date tie in with Mortgage Bypass.

60 Years Lease at the start of the loan

## UTB Credit Search

Application search, including linked addresses, E-ID cut off range being 310, HM Sanctions & Political Figures. Names & address to match Land Registry.

Anyone else on the VR? (Waivers or Non Res)

Consolidation items to match credit search

Only 1 payday/short term credit in last 12 months

Explanation for any adverse

Explanation for any Loans taken in last 12 month(what have they used the funds on).

BTL in the background – require AST, Credit search, Land Registry

## Employed Income

Minimum time in employment 6 months, 2 monthly or 3 weekly payslips. P60 required if sage or non standard payslips

Basic salary plus car allowance/ shift allowance as guaranteed income.

Bonus/ Commission if received monthly then use 50%, but enter 100% onto portal under the bonus box

Overtime can be used if intrinsic to job role – 18 months evidence required.eg HGV Drivers, NHS, Police etc.

## Self-Employed Income

Minimum 2 years accounts submitted to HMRC

2 years SA302 OR Accountants Reference with UTB required qualification, refer to packaging guide for the list

2 years accounts can be used

Use the recent years earning, explanation required if income dropped or increased from previous years.

## Tax Credits/CTC/WFTC/Maintenance through Courts

Can only use these benefits if earn minimum of £25k earned income

Entitlement letter along with bank statement to show credit

Explanation for post benefit

CSA documents required if using Maintenance

## Valuations

Refer to packaging guide for type of valuation required

Check report is fully completed

Comparables are in date

All photos included

Happy with comments made by Surveyor

Minimum Value £100k, Mortgageable & Traditional to the area

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## Loan Purpose/Consolidation Form

- Full breakdown of funds
- 25% of current value for Home Improvements only, inc breakdown/ quotes
- Consolidation items with payee details, account numbers and settlement figures to match credit search
- Funds for BTL – Require Sales particulars, BTL mortgage payment confirmation, rental amount to ensure it covers by 120%

## Loans over £100k Gross

- ID Certificate completed by an approved UTB solicitor
- Full Valuation

## Lending into Retirement

- If retiring within 10 years of the loan – then will require case to also pass just on proof of pension
- If more than 10 years till retirement age then need to evidence proof of paying into pension.