

Please supply the relevant following documents with any application by uploading them into the Broker Online portal. It helps us if you can title the documents you upload.

For example: App1 payslips, Joint a/c Bank Statements 31st Jan to 31st Feb.

BASIC REQUIREMENTS		Residential	Buy To Let	Holiday Let	Self Build
Forms	<ul style="list-style-type: none"> Direct Debit Mandate (click here to download) Terms of Business for Directly Authorised Firms (click here to download) 	✓	✓	✓	✓
Income	<p>Employed applicant</p> <ul style="list-style-type: none"> 3 months' payslips and a P60 If using bonus income, we require the latest 2 years P60s <p>Self-employed</p> <ul style="list-style-type: none"> We require one of the following: Accountant's certificate, Accounts for the 3 most recent years, or Tax calculations and tax year overview. Our Accountant's certificate can be found on harpended.co.uk/intermediaries If profits fluctuate, please provide a detailed explanation If trading for less than 3 years - a business plan and 6 months business bank statements are required <p>Pension Income</p> <ul style="list-style-type: none"> Pension statement or P60 for each individual pension <p><i>If lending into retirement, proof of the pension projections will be required</i></p>	✓	✓	✓	✓
Other sources of income (if received)	<p>Rental income</p> <ul style="list-style-type: none"> Latest 3 years tax calculations and tax year overviews Copy of AST for each let property (if the portfolio of properties is over 4, please send a copy for a maximum of 4 ASTs) <p>Maintenance</p> <ul style="list-style-type: none"> Copy of the signed Court Order or 6 months bank statements showing payments and supporting letter from payee confirming the informal arrangement <p>Investments, savings and trusts</p> <ul style="list-style-type: none"> Latest 3 years tax calculations and tax year overviews Investment portfolio/proof of fund 	✓	✓	✓	✓
Assets	<p>(Savings, Investments, ISA's/PEP's, unit/investment trusts/OEIC's, shares, pension funds, business assets)</p> <ul style="list-style-type: none"> Most recent statement or valuation <p>Bank statements</p> <ul style="list-style-type: none"> Above £500,000 - most recent 3 months bank statements for main account Below £500,000 - most recent 1 months bank statement for main account <p>Proof of deposit and stamp duty funds</p> <ul style="list-style-type: none"> Bank statement Link to website or confirmation of how much the existing property is being sold for 	✓	✓	✓	✓
		Standard above £500,000	Standard above £500,000	Standard above £500,000	Standard above £500,000

Mortgage Application Packaging Guide

BASIC REQUIREMENTS		Residential	Buy To Let	Holiday Let	Self Build
Assets	Rental voids <ul style="list-style-type: none"> • Evidence of sufficient savings to cover rental voids 		✓ 3 months	✓ 6 months	
	Tenants (if applicable) <ul style="list-style-type: none"> • Statement for the last 12 months showing all rental payments 	✓	✓	✓	✓
	Non-UK Nationals (if applicable) <ul style="list-style-type: none"> • Proof of their indefinite leave to remain in the UK 	✓	✓	✓	✓
	Self Build <ul style="list-style-type: none"> • Copy of the full planning consent granted <ul style="list-style-type: none"> - if a customer intends to seek revised approval for a slightly different build, this should be disclosed • Detailed build costs • Plans/drawings/specification (if not supplied with planning consents) • Project timescales/Project plan • Details of the builder/contractor carrying out the work, and their experience in similar projects. Please complete our Builder Experience Form. • Details of the party overseeing/managing the build • Details of the 10-year Property Warranty being obtained • Details of any known restrictions (agricultural, occupancy etc) 				✓

Identification

We may request ID if we are unable to verify electronically. If this is required, we will advise you of our requirements.

Submissions and supplying additional information

Please answer all the questions for each applicant and use the 'additional information' box in the online application form to supply any additional background information, especially where there are non-standard aspects to the application.

Paying fees

On receipt of the completed application form, we will email you to confirm receipt. If the product chosen includes an up-front application fee, you will receive a separate confirmation from our mortgage team on email of the amount payable and how the client can pay this fee.

Need help or got an application to place?

Contact our **Business Development team** on brokerteam@harpendenbs.co.uk

Contact our team via email: brokerteam@harpendenbs.co.uk
or via Telephone: **01582 463133 - Option 1**

MEET THE TEAM



James Tuck
BUSINESS DEVELOPMENT MANAGER



Sabrina Sohpal
BUSINESS DEVELOPMENT MANAGER



Best Local Building Society



For more information scan the QR code or visit
www.harpendenbs.co.uk