



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

# Mortgage Application Packaging Guide

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

**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](mailto:brokerteam@harpendenbs.co.uk)

## MEET THE TEAM



**Jean Errington**  
TELEPHONE BUSINESS  
DEVELOPMENT MANAGER



**Vanessa Hunt**  
KEY ACCOUNT  
MANAGER

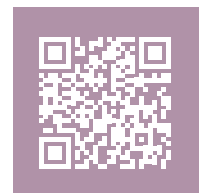


**Chelsea Pordage**  
BUSINESS  
DEVELOPMENT MANAGER

Contact our team via email: [brokerteam@harpendenbs.co.uk](mailto:brokerteam@harpendenbs.co.uk)  
or via Telephone: 01582 463133 - Option 1



Best Local Building Society



For more information scan the QR code or visit [www.harpendenbs.co.uk](http://www.harpendenbs.co.uk)