

	BASIC REQUIREMENTS	Residential	Buy To Let	Holiday Let	Self Build
Forms	<ul style="list-style-type: none"> Direct Debit Mandate (click here to download) Intermediary Terms of Business (click here to download) 	✓	✓	✓	✓
Income	Employed applicant <ul style="list-style-type: none"> 3 months' payslips and a P60 If using bonus income, we require the latest 2 years P60s 	✓	✓	✓	✓
	Self-employed <ul style="list-style-type: none"> Accounts for the 3 most recent years or Tax calculations and tax year overview 6 months business bank statements If profits fluctuate, please provide a detailed explanation If trading for less than 3 years - a business plan is required 	✓	✓	✓	✓
	Pension Income <ul style="list-style-type: none"> Pension statement or P60 for each individual pension <i>If lending into retirement, proof of the pension projections will be required</i>	✓	✓	✓	✓
Other sources of income (if received)	Rental income <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) 	✓	✓	✓	✓
	Maintenance <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 	✓	✓	✓	✓
	Investments, savings and trusts <ul style="list-style-type: none"> Latest 3 years tax calculations and tax year overviews Investment portfolio/proof of fund 	✓	✓	✓	✓
Assets	<i>(Savings, Investments, ISA's/PEP's, unit/investment trusts/OEIC's, shares, pension funds, business assets)</i> <ul style="list-style-type: none"> Most recent statement or valuation 	✓	✓	✓	✓
	Bank statements <ul style="list-style-type: none"> Above £500,000 - most recent 3 months bank statements for all active personal current accounts as standard Below £500,000 - we reserve the right to request 	✓ Standard above £500,000	✓ Standard above £500,000	✓ Standard above £500,000	✓ Standard above £500,000
	Proof of deposit and stamp duty funds <ul style="list-style-type: none"> Bank statement Link to website or confirmation of how much the existing property is being sold for 	✓	✓	✓	✓

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 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.

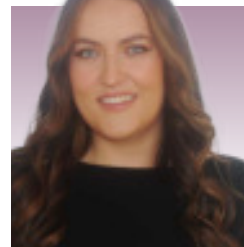
Paying fees - On receipt of the completed application form, we will email you to confirm receipt. If the product chosen includes an up-front application fee, you will receive a separate confirmation from our mortgage team on email of the amount payable and how the client can pay this fee.

Need help or got an application to place?
Contact our Business Development team on
brokerteam@harpendenbs.co.uk

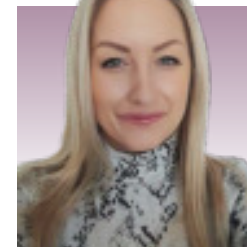
MEET THE TEAM



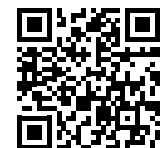
Jean Errington
TELEPHONE BUSINESS
DEVELOPMENT MANAGER
brokerteam@harpendenbs.co.uk
Mobile: 07483 310314
Tel: 01582 463133



Emily Smith
HEAD OF INTERMEDIARY SALES
& DISTRIBUTION
brokerteam@harpendenbs.co.uk
Tel: 01582 463133



Vanessa Hunt
TELEPHONE BUSINESS
DEVELOPMENT MANAGER
brokerteam@harpendenbs.co.uk
Mobile: 07741 661036
Tel: 01582 463133



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