

Mortgage Application Packaging Guide



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 28th Feb.

BASIC REQUIREMENTS		Residential	Buy-To-Let	Holiday Let	Self-Build
Forms <small>(All forms can be found under Help & Resources within the Intermediaries section of our website).</small>	<ul style="list-style-type: none"> Direct Debit Mandate Terms of Business for Directly Authorised Firms 	✓	✓	✓	✓
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"> 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 under Help & Resources within the Intermediaries section of our website 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 	✓	✓	✓	✓
	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"> 1 months most recent bank statements required where: Loan is above £500,000 and/or: Customer credit score is below 426 	✓	✓	✓	✓

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Assets	<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 	✓	✓	✓	✓
	<p>Rental voids</p> <ul style="list-style-type: none"> Evidence of sufficient savings to cover rental voids 		✓ 3 months	✓ 6 months	
	<p>Tenants (if applicable)</p> <ul style="list-style-type: none"> Statement for the last 12 months showing all rental payments 	✓	✓	✓	✓
	<p>Non-UK Nationals (if applicable)</p> <ul style="list-style-type: none"> Proof of their indefinite leave to remain in the UK 	✓	✓	✓	✓
	<p>Self Build</p> <ul style="list-style-type: none"> Copy of the full planning consent granted - 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 which can be found under Help & Resources within the Intermediaries section of our website 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.

Your team is here to help



James Tuck

Business Development
Manager



Sabrina Sohpal

Business Development
Manager



Contact the team

Tel: 01582 463133 - Option 1

Email: brokerteam@harpendenbs.co.uk

For more information, scan
the QR code or visit

harpendenbs.co.uk/intermediaries



Best Local Building Society