

To help us process your applications in the shortest possible time,
please provide us with the following:

- ❖ Signed Dip
- ❖ **Fully Completed** Application Form – hard copy to follow in the post to above address
- ❖ Signed Video Consent Form

For each applicant:

- ❖ Driving Licence
- ❖ Passport and if not a UK National details of residency permits/visa
- ❖ National Insurance Number
- ❖ Personal Bank Details

2 x Address Verification from the following list (Must be issued within the last 3 months other than council tax statement which must be valid for the current financial year)

- ❖ Domestic Utility Bill
- ❖ Council Tax Bill
- ❖ Bank Statement
- ❖ Building Society Statement
- ❖ Mortgage Statement

Lending to a Company

- ❖ Certificate of Incorporation
- ❖ Recent Company Bank statement
- ❖ All directors/ shareholders holding at least 20% share need to be named on the loan.

Please ensure all ID/Address Verification documents are endorsed as being true copies of the originals and that any photo ID is endorsed as being a true likeness of the client.

Income Verification for Regulated cases/loans longer than 9 month term

- ❖ Employed – last 3 months payslips and corresponding latest 3 months bank statements
- ❖ Self Employed – last 3 years SA302 Certificates or last 3 years Accounts which have been signed off by the accountant
- ❖ 6 months of satisfactory business bank statements

Misc:

- ❖ If exit is refinance on a regulated loan, we need to see a dip from a mainstream lender which not only shows loan available but also provides details of income etc. inputted.
- ❖ If security is let provide AST's/details of leases.
- ❖ If sale at undervalue provide full background and vendors solicitors details.
- ❖ We will need to see buildings insurance for the security before completion. We will know what minimum sum assured needs to be when we have received the valuation report. Our interest as lender will also have to be noted on the policy.

Development Loans

- ❖ Copy of full planning permission
- ❖ Brief summary of experience in developments (or cv if available)
- ❖ Planning permission/architects drawings/schedule of works/costings
- ❖ Details of what contractor he is using.
- ❖ Details of contract such as JCT contract.
- ❖ Details of the professional team being employed including details of their PI insurance.
- ❖ A Newbuild Warranty will be a condition of the loan – which warranty is being obtained?
- ❖ If it is a conversion, whether a defects warranty policy is being obtained.
- ❖ We need to see a Contractors All Risk insurance policy with our interest as lender noted prior to completion.
- ❖ The QS will advise of any other requirements once he has been out

Income Verification for loans with a term of more than 9 months

- ❖ Employed – last 3 months payslips and corresponding latest 3 months bank statements
- ❖ Self Employed – last 3 years SA302 Certificates or last 3 years Accounts which have been signed off by the accountant
- ❖ 6 months of satisfactory business bank statements