

























Is the property externally clad? Yes / No If yes, does the cladding/external insulation meet current fire regulations? (Skipton will require evidence of this prior to a valuation being instructed) Yes / No

No. of floors in a block (if a flat)

If the property is over 5 floors or 18 metres high, please provide the following for review:

If the building incorporates a cladding system which may contain combustible material, the Building Owner and/or its agent, as the 'responsible person' under the Regulatory Reform (Fire Safety) Order 2005, must produce a written statement, prepared by a suitably qualified independent professional advisor who is a member of one of the professional bodies approved by the Ministry of Housing, Communities and Local Government (MHCLG) in Information Note 1 (or any subsequent approved list), confirming that the subject property meets the requirements of the current guidance from MHCLG.

In the event that the professional advisor identifies the presence of any aluminium composite material, we require the Building Owner and/or agent to produce written evidence that the external wall system complies with the testing regime described in BS8414 and with the BR135 classification

Is the property a new build? Yes / No If yes, has it been purchased off plan? Yes / No

Building Certificate None / Architect / NHBC / Other

Agreed price of the property  £ Estimated value if a remortgage / further advance  
How much do you wish to borrow?  £ Existing mortgage value (if remortgage or further advance)  £

Are any incentives/discounts being offered by the developer/vendor? Yes / No

If YES, please provide details

Is the builders/vendors incentive being added as part of this purchase value? Yes / No

If YES, please provide details

Does the property have a lift? Yes / No

Is the property ex local authority? Yes / No

Is the property a commercial property? Yes / No

Is it above retail premises? Yes / No

If so, please provide details

Does the property have a solar panel? Yes / No

If yes, is a lease in place? Yes / No

In there a green deal in place? Yes / No

Please list the number of:

Living rooms  Kitchens   
Bedrooms  WC's   
Bathrooms  Other rooms

Garage	<input type="text"/>	Outbuildings	<input type="text"/>
Use of outbuildings	<input type="text"/>		
Does the property have a separate unit of accommodation (I.E. Dower unit/ Wing/ converted out building)	<input type="text"/>		
Condition of property	Good / average / poor		
Heating	Gas / Oil / Electric / Other / None		
Completion Date	<input type="text" value=" / /"/>		

**For Remortgage and Further Advance cases only:**

**When remortgaging your property (this also includes further advances) Skipton International will instruct its solicitors, Conveyancing Direct, to prepare and complete all legal documentation required to enable the remortgage/ further advance to complete and draw down. There is no need to instruct your own solicitor.**

Please provide a copy of the latest Tenancy Agreement.

Please identify how much of the new mortgage is required for each of the following:

Repay outstanding mortgage	<input type="text" value="£"/>
Repay prior home improvement loans	<input type="text" value="£"/>
Capital raising	<input type="text" value="£"/>
If some capital raising is required please provide details	<input type="text"/>
Repaying other debts	<input type="text" value="£"/>
If repaying other debts please provide details	<input type="text"/>
When was the mortgage taken out?	<input type="text"/>
How long have you owned the property?	<input type="text"/>

To purchase another property	<input type="text" value="£"/>	Residential	<input type="text" value="Yes / No"/>	Buy to Let	<input type="text" value="Yes / No"/>
Transfer of equity or to buy out another party	<input type="text" value="£"/>				

**Tenancy Details**

**Please note, Skipton International is unable to lend on properties designated as “Houses of Multiple Occupancy”, Student Lets, or Studio Flats under £250,000. Please see our ‘Property Letting Requirements’ at <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements.pdf> or <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements-Scotland.pdf> if Scotland**

What basis is the property to be let?	Unfurnished / Furnished		
Will the property be let on a multiple occupancy basis?	Yes / No		
If yes, please state the number of tenancies	<input type="text"/>		
Property already let?	Yes / No	Projected Monthly Rental Income	<input type="text" value="£"/>

Number of Buy to Let Mortgage Applications in progress with Skipton International Limited or another Lender  Applicant 1/ 2 / joint

Originally, is/ was your prime motivation for purchasing your first property to let? Capital growth/ Rental yield/ Other Applicant 1/ 2 / joint

If other, please state here

How long has the borrower been a property landlord for?  Years  Months Applicant 1/ 2 / joint

### Source of Deposit Funding:

For purchases, please fully complete the following section.

Total amount of deposit  £

Please declare the amount for each source of your deposit in the below boxes:

Savings	<input type="text"/> £	Inheritance	<input type="text"/> £
Investments	<input type="text"/> £	Sale of Property	<input type="text"/> £
Maturity/Surrender of insurance policy	<input type="text"/> £	Divorce Settlement	<input type="text"/> £
Equity Release from existing property	<input type="text"/> £	Compensation/Court Award	<input type="text"/> £
Gift*	<input type="text"/> £	Lottery/Gambling win	<input type="text"/> £

**\*if any element of your deposit is being gifted by a family member, Skipton International will require the donor to complete a gift letter. The template for this can be found on pages 23 & 24.**

In the case of a new build property where a deposit has already been paid up front. Skipton International will require a signed letter from the solicitor confirming receipt of such funds and the date the monies were received.

Please refer to the table below. This details the documentation you are required to submit in order to evidence the source(s) of your deposit.

<u>Source</u>	<u>Documentation Required</u>
Savings	6 months bank statements demonstrating build up of deposit/capital repayment/gifted monies.
Investments	Statement from investment provider showing last 12 months portfolio valuation.
Sale of property	Signed letter from solicitor, advocate or estate agent. Copy of contract of sale/settlement statement.
Equity release from existing property	Mortgage agreement/offer letter.
Inheritance	Copy of will, signed letter from solicitor, Grant of Probate or a letter from Executor.
Maturity or surrender of life assurance policy	Closing statement or letter from the policy provider.
Dividends or Profits from company	Latest audited company accounts or dividend statement.
Divorce	Copy of court order or judicial separation agreement.
Other court award (e.g. compensation)	Court order or signed letter from solicitor/advocate.
Lottery / Gambling win	Evidence from the lottery company, cheque or a winning's receipt.
Gift	Fully completed, signed Skipton International mortgage gift letter will be required as well as relevant evidence of such funds.

## Property Declarations

Is vacant possession of the property being obtained on completion? Yes / No

Do you intend a tenant to occupy the property immediately on completion? Yes / No

If NO, please supply further details

Is the loan wholly or predominantly for the purposes of a business? Yes / No

Will you be providing all the monies required in addition to this loan to enable you to purchase the property? Yes / No

If NO, please supply further details, e.g. gift

Will any additional borrowing be secured against the property by a second charge? Yes / No

Will the loan be for the direct benefit and advantage of all applicants? Yes / No

If NO, please supply further details

## Solicitors Details *(only required for purchase and transfers of equity)*

Acting Solicitor

Law Firm

Address of Solicitor (including post code)

Contact number

Email Address

Skipton International will instruct Conveyancing Direct to act on its behalf to prepare all legal documentation required to enable your facility to draw down. If purchase, Conveyancing Direct will be in touch with your solicitors with a list of requirements needed in order to enable completion.

## Mortgage Product

Type of mortgage Repayment and Interest / Interest Only / Interest only (overpayments)  
Interest only (sale of prop) / Part repayment and part interest only

If Interest only, amount Interest only

If Interest only or Part and Part, please select repayment vehicle

Endowment Policy / Sale of property / Sale of assets / Over payments / Stocks and shares  
Unit Trust / Pension/ Savings / Other

If Interest only or Part and Part, please supply repayment vehicle details

Skipton product / rate requested  
(Details of current products are available on Skipton International's website)

Mortgage term required

 years  Months

## Valuation

Please note, unless otherwise advised Skipton International will require an up to date valuation of the property to establish the Loan to Value and rental income, the cost of which is covered by your Application Fee. Skipton International will instruct the valuation once Agreement In Principal has been provided.

## Estate agents/vendor/ key holders for remortgages

Estate agents/vendors name

Estate agents/ vendors contact number  
(Must be a UK contact number)

Estate agents address




**SKIPTON  
INTERNATIONAL**  
LIMITED

I/We have provided a "Non Advised Service" for this application

I/we have provided an "Advised Service" for this application

I declare that, in relation to the evidence of identity and address verification:

- a) I have seen the original documents;
- b) any documents bearing a signature were pre-signed; and
- c) any documents bearing a photograph bore a good likeness.

Broker fee to be charged  
to the applicant\*

£

Payable on (please tick)

Application  Completion

Refundable if does not proceed?

Yes  No

Name of Beneficiary of Fee

\*the fee you will be charging must be disclosed to Skipton International. Skipton will be unable to issue a Mortgage Offer Letter without the fee being disclosed here. If no fee is being charged to the client please enter "0".

Name of Intermediary

Skipton Intermediary Reference

Company

Contact Number

E-mail address

Signature of Intermediary

Date  /  /



## DECLARATION – to be signed by all applicants

Thank you for applying for a mortgage with Skipton International Limited – please read the following declaration before signing.

I apply for a loan, which I understand will be secured on my property, on the basis of the information I have supplied.

I understand that Skipton International Limited may at any time transfer or otherwise dispose of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me.

**I declare that:**

- I DO NOT intend that either I or a connected party (e.g. Applicant, Spouse, Civil Partner, Parent, Grand parents, Sibling, Child or Grand Child) reside in the Property either on completion or at any time in the future.
- I am over 18 years of age;
- there are no existing loans or mortgages in my name with Skipton International Limited or any other lender other than declared on the application;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or “spent” offences by virtue of the Rehabilitation of Offenders (Bailiwick of Guernsey) Law 2002 or equivalent in any jurisdiction;
- any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- if any of the information I have given changes before the mortgage is completed, I shall advise Skipton International Limited immediately;
- I accept any Application Fee is only refundable at the discretion of Skipton International Limited;
- I confirm I will not be in breach by submitting this application and subsequently completing a mortgage of any Laws or Financial Regulation’s in my country of residence or citizenship.

I understand that where the term takes me to beyond retirement age it is my responsibility to ensure I have sufficient funds to maintain payments to the end of the term. I understand a Tariff of Charges is available on request.

I understand that my Loan Offer and any other communications from Skipton International Limited may be sent to me/us by electronic means, including without limitation by electronic mail to an address provided to Skipton International Limited, which may or may not be sent by an encrypted method. I further understand that any commitment given by me/us including without limitation by electronic mail or in a document or scanned image attached to or included within an electronic communication will be binding, including any scanned image of the Loan Offer (or other documents) bearing my/our signature(s).

I understand a Tariff of Charges is available on request.

## APPLICATION COSTS AND SURVEYOR’S REPORT AND VALUATION

I acknowledge that, Skipton International Limited reserves the right to reject my application without giving any reason.

I understand that when appropriate Skipton International will need to obtain a surveyor’s report on the property offered as security at my expense. I accept that in the event of the facility not proceeding to completion for whatever reason, I will be solely responsible for all legal, survey and other costs of whatever nature incurred by Skipton International Limited or its adviser in connection herewith.

\*Skipton International Limited is not an agent of the Valuer or firm of Valuers and I am making no agreement with the Valuer. I understand that neither Skipton International Limited nor the Valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the Report and Valuation will be accurate and valid and the Valuer’s Report will be supplied without any acceptance of responsibility to me on the part of the Valuer or the Bank, even if the Valuer is negligent in relation to the Report. I understand that the Report is a valuation for mortgage purposes only and is not a full survey.”

## VALIDITY OF THE APPLICATION

This application is valid for 3 months from the date it is signed, after this time a new application and full supporting documentation and appropriate applicant fee (as noted in Skipton International’s Tariff of Charges) will be required; all new submissions will be reviewed under Skipton International’s mortgage criteria at that time.

## YOUR PERSONAL DATA

### The Data Protection (Bailiwick of Guernsey) Law, 2017

We are committed to protecting your privacy and keeping your personal information secure. Skipton will only request personal information that is necessary for us to process and maintain your mortgage with us.

The Data Protection (Bailiwick of Guernsey) Law, 2017 gives individuals certain rights over their personal data and defines the rules for how a data controller, such as Skipton International, are allowed to process personal information. It also states that those who record and process personal information must be open and honest in how that information is used.

The full Skipton International Privacy Policy can be found online at [www.skiptoninternational.com](http://www.skiptoninternational.com) and will also be issued alongside the terms and conditions for all new mortgage customers.

## Lawfulness of Data Processing

The Data Protection Law only allows us to use (or process) your personal information if we have a proper reason for doing so. We must have one or more of the following reasons:

- In order to fulfil our contractual obligations to you, or
- if it is a legal obligation, or
- if you consent to it , or
- if it is in our legitimate interest to do so

A legitimate interest means that we have a business reason for using your information that does not treat you unfairly or have a negative impact upon you. If we ever do rely on or legitimate interest to process your personal information we will always advise you of what we are doing.

## Collecting Personal Information

The information that we collect about you may come from both yourself and some other sources as listed in the full Privacy Policy.

## Sharing Personal Information

We may share personal information with other affiliates of Skipton Building Society, third party review sites for service monitoring (currently Feefo) and some other organisations as listed in the full Privacy Policy.

Data is not transferred out of the European Economic Area (EEA) or Guernsey/Jersey.

## Personal Data Rights

Under the Data Protection (Bailiwick of Guernsey) Law, 2017 individuals have specific rights over how companies use their personal data. Please see the full Skipton International Privacy Policy for details of these personal data rights and how Skipton meet these requirements.

We may occasionally send information via post to existing customers that contains details of Skipton products including new interest rate options. We believe it is within our legitimate interests to do so and that it is in your interests to be made aware of new products that could be of benefit to you. However, you can request that you are not contacted for this purpose when signing the offer letter or at any other time by submitting a request in writing, by email to 'opt-out@skiptoninternational.com' or by contacting our friendly Customer Services team on (+)44 1481 730730.

As a mortgage applicant Skipton International Limited may process the information contained in my application form and about my account in the following ways:

- passing the surveyor's report to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in the application, any supporting documents or information whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (if this ever includes "special category" data your explicit consent will be obtained) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to Skipton International Limited's agents and third party processors if this is necessary for any of these purposes. Skipton International Limited may also pass the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- referring to my employers or accountants for confirmation of income;
- passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to Skipton International Limited;
- information about the mortgage, including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details may be passed on to Skipton International's legal advisers;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by Skipton International Limited following formal demand, being passed to a credit reference agency;
- Mortgage repayment information is passed to a credit reference agency on a monthly basis;
- disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Channel Islands Financial Ombudsman for the purpose of complaints investigation;
- to make enquires of authorised referees and licenced credit reference agencies who will supply Skipton with credit information, as well as Information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Skipton may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to Skipton and/or the credit reference agencies, about me and those with whom I am linked financially may be used for debt tracing and the prevention of money laundering as well as the management of my account.
- to prevent or detect fraud or to assist in verifying my identity, Skipton International Limited may make searches of Skipton Group records and at fraud prevention agencies who will supply information. Skipton International Limited may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. Skipton International Limited, Skipton Building Society Group, and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment;
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering;
- Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the

- using my information to help develop and improve the products and services offered to me and other customers. Skipton International Limited may also share information with other companies within the Skipton Group as detailed in our Privacy Policy to help provide me with a high standard of service

I understand that:

- information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any "associated" records of my partners. By stating a financial association with another party, I also declare that Skipton International Limited is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- an "association" between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.

## DATA PROTECTION NOTICE

For the purposes of the Data Protection (Bailiwick of Guernsey) Law 2017 Skipton International Limited will be the data controller responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account and after redemption of the mortgage for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future.

We will retain your data for 15 years after the date of mortgage redemption for one of the following reasons:

- In order to show that we have treated you fairly.
- In order to respond to any questions or complaints.
- In order to maintain records to comply with rules applicable to us.

After this time we will erase your personal data from our core banking systems. However, data will remain on our secure, restricted access back-ups for up to 6 years due to the technical difficulties of deletion from these systems and the other associated risks involved with this process. We have deemed this to be within our legitimate interests.

Your data may include "special category" data. The Law defines "special category data" as information about your race, ethnic origin, politics, religion, trade union membership, genetics, biometrics (where used for ID purposes), health, sex life, sexual orientation or criminal data.

## DATA ACCESS

I understand that:

- with limited exceptions I can request in writing or via email to [dsars@skiptoninternational.com](mailto:dsars@skiptoninternational.com) details which are held about me by Skipton International Limited and where necessary rectify the information that is held about me. Skipton International have 30 days to respond to these requests;
- I have the right of access to my personal records held by credit and fraud agencies. Skipton International Limited will supply their names and addresses upon request.

I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge I believe the statements in these Declarations are true and correct.

## Signature and Authority to obtain references/information and process data

**Please ensure you have carefully read all the above declarations before signing below.**

It is important that you read and understand the section entitled "Your Personal Data". By signing this application, you agree that we can use your information as described. I hereby authorise and request you to provide Skipton International Limited with any information they may require.

### Signature(s) of applicant(s):

Do not forget to complete the Direct Debit Mandate at the end of this form.

**First Applicant/Guarantor/Underlying Client**

Date

**Second Applicant/Guarantor/Underlying Client**

Date

**Please sign in accordance with your passport.**

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**



# IDENTIFICATION VERIFICATION FORM

## (Applicant 1)

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below.

Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a reasonable likeness.

Full Name of Certifier

Position of Certifier

Company of Certifier

Email Address of Certifier

Date

Day	/	Month	/	Year
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Signature of Certifier

Staff/ FCA Number of Certifier

Contact Number of Certifier



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**\*Please note that the person certifying the document cannot be a family member.**

PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britain, GY1 6DS. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society. Telephone **+44 (0)1481 727374**

Website [www.skiptoninternational.com](http://www.skiptoninternational.com)

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To help maintain service and quality, some telephone calls may be recorded and monitored.

# IDENTIFICATION VERIFICATION FORM

## (Applicant 2)

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below.

Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a reasonable likeness.

Full Name of Certifier

Position of Certifier

Company of Certifier

Email Address of Certifier

Date

Day	/	Month	/	Year
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Signature of Certifier

Staff/ FCA Number of Certifier

Contact Number of Certifier



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INTERNATIONAL**

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To help maintain service and quality, some telephone calls may be recorded and monitored.

# GIFT LETTER

## RELATING TO

Property;

This letter is addressed to:

SKIPTON INTERNATIONAL LIMITED

Dear Sirs

We the undersigned **[names of donors of gift]**..... acknowledge that Skipton International Limited (“Skipton”) is lending the sum of £[.....] to our **[relationship to borrower]** .....**[name of borrower]**..... (the “Loan”) for the purchase of **[address of property]**..... (the “Property”). This Loan is to be secured by a first and only charge over the Property.

We hereby unconditionally and irrevocably confirm, acknowledge and agree with Skipton:

1. That we are giving the sum of £[.....] to our said **[insert relationship and name]**..... as a gift to assist with the purchase of the Property.
2. That no repayment of the gift is expected or implied by us.
3. That we have no legal or beneficial interest whatsoever in the Property and will not during the period of the Loan seek and acquire any beneficial interest in the Property.
4. That we further understand that Skipton will rely on this gift letter for the purposes of the Loan [and we understand that we have been advised to seek legal advice on its terms].
5. I / We have supplied evidence of the gift (as detailed on the following page)
6. **[Applicable if the Donor will be residing in the Property] [That in the event Skipton had to enforce its security in respect of the Loan we understand that we would be required to vacate the Property.]**

Please declare the amount for each source of your gift in the below boxes:

Savings	£	Inheritance	£
Investments	£	Sale of Property	£
Maturity/Surrender of insurance policy	£	Divorce Settlement	£
Equity Release from existing property	£	Compensation/Court Award	£
Other (please specify)	£	Lottery/Gambling win	£

Please refer to the table on the following page. This details the documentation you are required to submit in order to evidence the source(s) of the gift.

<u>Source</u>	<u>Documentation Required</u>
Savings	6 months bank statements demonstrating build up of deposit/capital repayment/gifted monies.
Investments	Statement from investment provider showing last 12 months portfolio valuation.
Sale of property	Signed letter from solicitor, advocate or estate agent. contract of sale/settlement statement.
Equity release from existing property	Mortgage agreement/offer letter.
Inheritance	Copy of will, signed letter from solicitor, Grant of Probate or a letter from Executor.
Maturity or surrender of life assurance policy	Closing statement or letter from the policy provider.
Dividends or Profits from company	Latest audited company accounts or dividend statement.
Divorce	Copy of court order or judicial separation agreement.
Other court award (e.g. compensation)	Court order or signed letter from solicitor/advocate.
Lottery / Gambling win	Evidence from the lottery company, cheque or a winning's receipt.
Gift	Fully completed, signed Skipton International mortgage gift letter will be required as well as relevant evidence of such funds.

Yours faithfully

.....  
**[Signature of donor of gift]**

.....  
**[Signature of donor of gift]**

.....  
**[Name of donor of gift]**

.....  
**[Name of donor of gift]**

In the presence of:

.....  
**[Signature of independent witness]**

.....  
**[Name of independent witness]**

Dated.....