

Standard Residential and Commercial Bridging, Development and Term products

All Applications	On File		
	YES	NO	Notes
Signed AIP			
Signed and completed application form			
Certified proof of name for all borrowers			
Certified proof of address for all borrowers			
Last 3 months main bank account statements for all borrowers			
Last 3 months business bank statements (if lending to a Company)			
Proof of deposit / Shortfall of funds (if applicable)			
Confirmation of the Exit Route			
Redemption statement (Where redeeming an existing charge)			
Completed asset statement if not evidenced on the application form			

Light / Medium / Heavy works & Development finance	On File		
	YES	NO	Notes
Schedule of works to include costings, contingency and timescales			
Planning confirmation of approval (if applicable)			
Change of use confirmation of planning			
Local authority consent / approval (for listed or conservation area)			
Architects drawings (if applicable)			
Confirmation of Gross Development Value			
Builder details with confirmation of experience of similar projects (Heavy / Development)			

Submission Checklist

Term applications	On File		
	YES	NO	Notes
Fully completed and signed tenancy agreements (Where the security is already let)			
3 Months evidence of savings equivalent to 3 months rental (Where the security is vacant)			
3 Months deducted interest (where neither of the above are available)			
Evidence of tenant deposit (where the security is already let)			
Confirmation the borrower has received the "How to rent guide" (Where the property is already let)			
Proof of personal income where the loan is being serviced with personal income			
Electrical safety certificate (if available)			
Gas safety certificate (if available)			
Energy Performance Certificate			
Redemption statement for any charges being repaid			
Evidence of the last 12 months income via security (for Serviced Accommodation & Holiday let)			
Assessment of single AST income where 12 months income is not available (Serviced Accommodation & Holiday Let)			
Declaration of Income and affordability for all borrowers (where the loan is being serviced with personal income)			

Please see packaging guide for additional information if required.