

# Commercial and Semi-Commercial

## Essential document checklist



**Please supply these essential documents to allow your case to be assessed by an Underwriter. Your case will not be assessed until these documents have been received.**

Additional information may be requested by the Underwriter upon formal assessment.

Please upload all documents to the online portal.

Commercial and Semi-Commercial	Investor	Owner Occupier
Property schedule	✓	✓
Income proof	✓	✓
Latest 2 years trading accounts for the applicants business that will operate from the security		✓
Commercial leases, please confirm the following: (1) Lease start date (2) Lease term (3) Date of any break clauses (4) Name of tenant(s) Please note, we no longer require a copy of the Lease.	✓	✓
Payment of admin fee	✓	✓

**Commercial Leases/Licences will need to be provided to the Solicitor and assessed prior to completion.**

**Please ensure your valuation is instructed via the VAS panel management system on/prior to submitting the essential documents. Failure to do so will delay the processing of your mortgage application.**

Speak to your **specialist finance account manager** for more information

For customer service and training purposes, calls with InterBay Commercial may be monitored and/or recorded.

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