

Our top tips to speed up your application:

- **Fully complete the application form and any required supplementary forms. Ensure all pages are fully completed and that the form is signed where appropriate. All pages can be scanned across. Where the form is not fully completed, it will be returned to the introducer to be fully completed.**
- Please ensure that the identification provided is certified.
- Clients Signature on the application form must match the documentation provided re: identification.
- Missing or incorrect documentation will slow down the process and delay the application. Please review any bank statements prior to submission to ensure they agree with the information in the application, for example, in regard to financial commitments.
- Mortgage club submission form - where the application is being made via a mortgage club/network, please complete the appropriate submission sheet and detail this in the mortgage application form.
- Where documentation is scanned, please ensure all documents are legible and can be read at our end. If there are issues, please send in documents.

Please complete the submission checklist below and submit this with the mortgage application.

Client's Name(s)	
Property to be mortgaged	
Date of submission	<input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Manager case submitted to	

Info/documents required	Tips	Confirm
Copy of (if applicable) full detailed planning permission from the local authority.	Details can be obtained from the local authority's web-site.	
Copy of any S.106 / Agricultural restrictions applicable to the property.	Can be obtained from the local authority's planning web-site.	
Copy of the Building Regulations Permission from the local authority (if applicable).	To be obtained from the local authority prior to the build start.	
Copy of the plans including any elevation drawings and a brief specification.		
Detailed Costings for the renovation including all relevant costs and fees (must be on headed paper and confirm if prepared by Building Contractor / QS)	This should be as comprehensive as possible and include a 10% contingency.	
For purchases- confirmation of applicants funding	Evidence of min 30% deposit is required prior to completion. If gifted deposit, we will require evidence of the funds in a UK bank account and a letter from the person gifting the money (template to be sought from the Society).	
Re-mortgages	A minimum of 30% equity must remain keeping the LTV not exceeding a maximum of 70% at each fund drawdown stage.	
Confirmation of the likely timescale of the completed renovation works.		
Confirmation of who will be supervising the renovation and signing off building regulations - e.g. contractors with specialized credentials or local authority building control.	This is either undertaken using the local authorities Building Reg's department or by a private firm.	
Evidence of insurance covering the renovation during the works.	This will be required before completion of the mortgage. The specifics of the insurance will be specified on the Mortgage Offer and must evidence minimum reinstatement value and SBS must be noted on the insurance schedule.	