

Self-Build/Barn Conversion Mortgage Application Checklist

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"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Manager case submitted to	

Info/documents required	Tips	Confirm
Land Registry Title Number where plot is owned.	This can be obtained from the conveyancing solicitor used to purchase the land.	
Copy of the full detailed planning permission from the local authority.	Can be obtained from the local authority's planning web-site.	
Copy of the Building Regulations Permission from the local authority.	To be obtained from the local authority prior to the build start.	
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 plans including elevation drawings and a brief specification.	Can be obtained from the local authority's planning web-site.	
Detailed Costings for the build / renovation / conversion including all relevant costs and fees and confirm if prepared by Building Contractor / QS).	This should be as comprehensive as possible and include a 10% contingency.	
Confirmation of applicants funding for build.	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). Where plot is owned outright and being used as deposit, we will require a valuation showing plot value before completion.	
Details as to whether the build will be Architect supervised and certified or whether there will be an acceptable warranty scheme such as NHBC available.		
Full details of the Architect who is supervising the build (where applicable) including their qualifications and a copy of their PI insurance is required.		

Info/documents required	Tips	Confirm
Confirmation that the Architect is able to provide a Professional Consultants Certificate at each stage release if the Architect is supervising the build and will provide the Completion Certificate at the end of the build.	<p>Where an Architect's certificate is being provided this must be issued by one of the following:</p> <ul style="list-style-type: none"> ● RIBA - Chartered Architect ● RICS - Chartered Buildings Surveyor ● CIPOB - Member of the Chartered Institute of Building ● BIAT - Member of the British Institute of Architectural Technicians 	
(If the build is not architect supervised or build by a NHBC registered builder) Confirmation of the warranty to be purchased before the build starts. Confirmation / evidence will be required that the warranty provider will also provide at each stage release a report confirming the works undertaken so far and that these have been completed to the required standard.	<p>If the build is not covered by an Architect's Completion Certificate (or built by a NHBC registered builder), the property must be covered by one of the following warranty's:</p> <ul style="list-style-type: none"> ● NHBC ● Zurich Municipal ● LABC New Home Warranty Premier Guarantee ● Castle 10 Year New Home Warranty ● Build Zone ● FMB Insurance Services - Build Assure New Homes Structural Defects Insurance ● Aedis Warranties Limited ● One Guarantee <p>Other schemes may be approved by the Society where clear evidence is available that such scheme is suitable and deemed acceptable by a majority of other lenders.</p>	
Confirmation of the likely timescale of the development		
Details of who will be undertaking the development and how this will be managed along with copy of the building contract (where applicable).		
Confirmation of who will be undertaking supervision re: building regulations.	This is either undertaken using the local authorities Building Reg's department or by a private firm.	
Evidence of insurance covering the plot during build.	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.	
Confirmation of what mains services will be available		
Confirmation of whether the water supply is mains or private.		