



# Minimum packaging requirements

## The minimum packaging requirements for all cases:

- Fully Completed Application Form on DPR, along with a signed declaration. (If there are more than 2 applicants please submit a manual form for additional applicants).
- 3 months of most recent bank statements for all accounts held including any savings accounts.
- Fully completed Direct Debit Mandate.
- Two forms of ID for each applicant, one confirming name and one confirming address.
- Latest years P60 & last three consecutive months' payslips plus possible Employment reference (dependent on LTV).
- Company Accounts for self-employed (3 years evidence of earnings for self-employed applicants, or one years evidence for the self-employed product)
- Valuation fee (including £125 application fee). Please refer to Valuation Fee Scale





# Ad-hoc packaging requirements

- If applicant has any other properties whatsoever, mortgaged or unencumbered (BTL/resi/holiday home) – **completed Property Schedule is required.**
- **Proof of retirement income is required** when applicant is within 10 years of desired retirement age at the time of application.
- **Proof of rental payment covering 12 months where applicable.** Bank statements are required where Tenancy is not via a Professional Letting Agent or Private Landlord's reference. A reference alone is acceptable where Tenancy is managed by Letting Agent.
- **Proof of mortgage payments**, covering 12 months, where applicable.
- Proof of Deposit.
- **Three Year's Proof of Residency** if applicant not on Voters Roll.
- LMS declaration form.
- **Consent to Mortgage form** is required when there will be any persons residing in the property on completion age 17 or over.
- BTL Supplementary Declaration
- Memorandum of Sale of Housing Association for all Shared Ownership cases.
- Right to Buy Notice from Council for all Right to Buy cases.