

RESI DENTIAL CHECKLIST.

Our checklist items are the evidence or information you need to provide to support the application. The specific items you need for each individual case will show on the Summary Screen in the Portal. (see the Checklist Item section).

This guide will help you to submit the right documents so we can get your case to offer as quickly as possible.

Checklist Item	What we need...
<p>Payslips - Primary Income Payslips - Secondary Income</p>	<p>Provide latest 2 months' payslips (showing the applicant name) from their PRIMARY and/or SECONDARY employment.</p> <p>If paid weekly, 8 weeks' consecutive payslips to cover the full 2-month period.</p> <p>If these do not evidence the overtime, bonus or commission declared, we may require other evidence, for example, a P60.</p> <p>For any overtime component the monthly level of income to be evidenced in the payslips provided. The year to date summary should support the annualised figure declared.</p> <p>Additional payslips or alternative income evidence may be required to justify the level of income component claimed.</p>
<p>Bank Statements</p>	<p>Personal bank statements may be requested at our discretion. These will continue to be a standard requirement for applications from Contractors or where any benefits income is being used in the affordability assessment.</p>
<p>Business Bank Statements - (Self employed only)</p>	<p>The latest 3 full month's business bank statement for the relevant applicant, showing the firm's name, address, account number and sort code.</p>
<p>P60</p>	<p>Provide a copy of the most recent P60 for the applicant.</p>
<p>Contractor renewal</p>	<p>Existing Contractors: TML will only accept applicants who have been contracting for a minimum of 12 months at the point of application.</p> <p>Provide a copy of the current contract. Current contract must be for a minimum of 6 months. Together with 2 months personal bank statements.</p> <p>Provide provide evidence of contracting for a minimum of 12 months.</p> <p>For any contract with a term less than 3 months remaining, confirmation to be provided from the applicants' employer that their contract will be renewed and TML is satisfied with the applicant's contracting history, if requested.</p> <p>TML may consider where the current contract length is less than 6 months and there is a history of renewal covering a 6 month period, with the same company on a case by case basis.</p> <p>New Contractors: Must have been contracting for a minimum of 3 months. Previous experience in a similar role for a minimum period of 12 months.</p> <p>For any contract with a term less than 3 months remaining, confirmation to be provided from the applicants' employer that their contract will be renewed and TML is satisfied with the applicant's</p>
<p>Income evidence other</p>	<p>Provide evidence of the other income.</p>
<p>Child Benefit Income</p>	<p>Evidenced through bank statements AND award letter OR acceptable alternative.</p>
<p>Working Tax Credit/Child Tax Credit (or Universal Credit Equivalent)</p>	<p>Evidenced through bank statements AND award letter OR acceptable alternative.</p>

Checklist Item	What we need...
Maintenance Payments	Evidenced by bank statements showing credits and a copy of court order confirming 5 years minimum remaining.
Evidence of Earnings from Partnership or Limited Liability Partnership or Sole Trader (less than 24 mths)	Please provide evidence of Partnership earnings - Most recent year's certified accounts OR Tax Calculation (SA302) with the corresponding Tax Year Overview If certified accounts are provided these must be completed and returned from a qualified accountant with acceptable accountant qualifications: ACA/FCA, ACCA/FCCA, ACCIMA/FCIMA, CIPFA, ACMA.
Evidence of Earnings from Partnership or Limited Liability Partnership or Sole Trader (greater than 24 mths)	Please provide evidence of Partnership earnings - Most recent 2 year's certified accounts OR Tax Calculations (SA302) with the corresponding Tax Year Overviews If certified accounts are provided these must be completed and returned from a qualified accountant with acceptable accountant qualifications: ACA/FCA, ACCA/FCCA, ACCIMA/FCIMA, CIPFA, ACMA.
Evidence of Earnings from Ltd Company (SA302) (less than 24 months)	Most recent year's Tax Calculation (SA302) with the corresponding Tax Year Overview (If there are large variances in any Dividend element of SA302 income, we may request further information e.g. copies of trading accounts)
Evidence of Earnings from Ltd Company (SA302) (greater than 24 months)	Most recent 2 year's Tax Calculations (SA302) with the corresponding Tax Year Overviews (If there are large variances in any Dividend element of SA302 income, we may request further information e.g. copies of trading accounts)
Evidence of Earnings from Ltd Company - Share of Profit (less than 24 months)	Please provide the latest years' certified accounts. These must be completed and returned from a qualified accountant with acceptable accountant qualifications: ACA/FCA, ACCA/FCCA, ACCIMA/FCIMA, CIPFA, ACMA.
Evidence of Earnings from Ltd Company - Share of Profit (greater than 24 months)	Please provide the last 2 years' certified accounts. These must be completed and returned from a qualified accountant with acceptable accountant qualifications: ACA/FCA, ACCA/FCCA, ACCIMA/FCIMA, CIPFA, ACMA.
Evidence of Earnings from Ltd Company - Director's Salary	Please provide the most recent payslips covering the last 2 months for Director's salary and corresponding bank statements evidencing the income credits
Retired Income	Provide the latest 2 months' pension payslips or annual advice notification or a letter from the pension provider(s) confirming current annual pension income and 2 months' personal bank statements showing the last 2 months' pension credits.
Retired Income other	Provide evidence of the other retirement income.
Lending into retirement 1 Lending into retirement 2	(Any applicant who is not currently retired but will retire during the loan term) Provide evidence of the estimated post-retirement income for the applicant, most recent statement for all pensions or a letter from the pension provider(s) detailing the pension for the applicant.

DEPOSIT

Checklist Item	What we need...
Gifted Funds / Equity Form	<p>Complete and provide the following, available on our downloads page</p> <p>For Gifted Deposit Cases: Gifted Funds/Equity form Certified ID for the donor (if we cannot ID electronically) Evidence of funds (bank statements or other document evidencing available funds)</p> <p>For Gifted Equity Cases: Gifted Funds/Equity form Certified ID for the donor (if we cannot ID electronically)</p>
Gifted Deposit - Evidence	Provide evidence of the donor funds.
Proof of Sale Proceeds	Provide a letter from a solicitor / memorandum of sale from estate agent confirming the sale proceeds will cover the deposit
Proof of Savings	Please provide evidence of savings, showing the applicant name, address, account number and sort code.
Proof of Inheritance	Provide a letter from a solicitor confirming the inheritance covers the deposit and bank statements showing the funds.
Proof of Sale of Shares/ Investment	Provide a contract note confirming sale of shares/investment and bank statements showing the funds.
Other Deposit	Provide evidence and source of funds for the deposit.

APPLICANT

Checklist Item	What we need...
Application Signed Declaration	Provide the Application Signed Declaration form, available from our downloads page.
Additional Support Requirements Form	Provide the Additional Support Requirements form, available from our downloads page. This form should only be submitted where applicable to ensure TML can provide any support required to applicants. It will not impact the outcome of an application.
Right to Reside (for non EEA applicants)	Provide proof of Right to Reside for the relevant applicant. This document needs to be certified.
IVA Completion Certificate	IVA Completion certificate (showing the applicant's full name) from the managing agent confirming the IVA was conducted appropriately.
Direct Debit Mandate	Provide a completed and signed Direct Debit mandate, available from our downloads page.
Bankruptcy Discharge Certificate	Provide a copy of the bankruptcy discharge certificate (showing the applicant's full name) confirming they were discharged from bankruptcy more than 12 months ago.
Sole Application	Where the applicant confirms they are part of a couple (married/civil partnership), however, only one applicant has applied - provide an explanation as to why the application is in sole name.
Gifted Deposit / Equity Form	Refer to Deposit checklist.

PROOF OF IDENTITY (POI)

Checklist Item	What we need...						
We will try to electronically ID all applicants, but where we can't, please provide 1 document from Section A or 1 document from Section B and 1 from Section C.	<table border="1"> <thead> <tr> <th>Section A</th> <th>Section B</th> <th>Section C</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> • Full (signed) UK passport • Non-UK (signed) passport • UK issued travel document (signed) and Grant of Asylum letter (both required). • UK Photo Card Driving Licence (signed) • UK Provisional Photo Card Driving Licence (signed) • UK issued Firearm Certificate/Shotgun Licence EEA state member: <ul style="list-style-type: none"> • Valid travel document or Official EU ID cards </td> <td> <ul style="list-style-type: none"> • UK (signed) Paper Driving Licence - Old Style • Latest HMRC Tax Coding Notice • State Benefit Notification Letter (Tax Credit Notifications are not acceptable) • HM Forces Identification Card </td> <td> <ul style="list-style-type: none"> • Bank/Building Society Statement • Utility Bill (excluding mobile phone & catalogue/mail order) • Credit Card Statement • State Benefit Notification Letter (Tax Credit Notifications not acceptable) • Most recent Lender Statement* • Current Local Authority Council Tax Notification* </td> </tr> </tbody> </table>	Section A	Section B	Section C	<ul style="list-style-type: none"> • Full (signed) UK passport • Non-UK (signed) passport • UK issued travel document (signed) and Grant of Asylum letter (both required). • UK Photo Card Driving Licence (signed) • UK Provisional Photo Card Driving Licence (signed) • UK issued Firearm Certificate/Shotgun Licence EEA state member: <ul style="list-style-type: none"> • Valid travel document or Official EU ID cards 	<ul style="list-style-type: none"> • UK (signed) Paper Driving Licence - Old Style • Latest HMRC Tax Coding Notice • State Benefit Notification Letter (Tax Credit Notifications are not acceptable) • HM Forces Identification Card 	<ul style="list-style-type: none"> • Bank/Building Society Statement • Utility Bill (excluding mobile phone & catalogue/mail order) • Credit Card Statement • State Benefit Notification Letter (Tax Credit Notifications not acceptable) • Most recent Lender Statement* • Current Local Authority Council Tax Notification*
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<p>Documents from Section C must be dated within the last 3 months except if indicated by (*) & must contain the applicant's full name & address. We require separate documents for POI & POR.</p> <p>Where we require you to provide copies of the documents being used, you must certify them appropriately.</p> <p>Where photographic identification is being supplied and the transaction has been conducted on a 'face-to-face' basis, you must also confirm that the photograph is a 'true likeness' of the individual. The certification must clearly state your full name, the name of the firm you represent, the FCA number of the firm and be signed and dated.</p> <p>We may at any time contact you to request details of your CDD processes and/or copies of your records, including identification documents.</p>							

PROOF OF RESIDENCY (POR)

Checklist Item	What we need...
We will try to electronically confirm POR for all applicants, but where we can't, please provide 1 of the following documents.	<ul style="list-style-type: none"> HM Forces Identification Card Bank/Building Society Statement Utility Bill (excluding mobile phone and catalogue/mail order) Credit Card Statement State Benefit Notification Letter (Tax Credit Notifications are not acceptable) UK Photo Card Driving Licence (signed)* UK Provisional Photo Card Driving Licence (signed)* Latest HMRC Tax Coding Notice* Most recent Lender Statement* Current Local Authority Council Tax Notification*
Documents must be dated within the last 3 months except where indicated by an (*) & must contain the applicants full name & address. We require separate documents for POI & POR.	
Where we require you to provide copies of the documents being used, you must certify them appropriately.	
Where photographic identification is being supplied and the transaction has been conducted on a 'face-to-face' basis, you must also confirm that the photograph is a 'true likeness' of the individual. The certification must clearly state your full name, the name of the firm you represent, the FCA number of the firm and be signed and dated. We may at any time contact you to request details of your CDD processes and/or copies of your records, including identification documents.	

COMMITMENTS

Checklist Item	What we need...
Evidence of Child Maintenance Payments	If this is not showing on the bank statements you are providing, provide other evidence.
Evidence of Alimony Expenditure	If this is not showing on the bank statements you are providing, provide other evidence.
Evidence of Court Fine Payments	If this is not showing on the bank statements you are providing, provide other evidence.
Secured Lending Statement(s)	Where TML are unable to identify mortgage payment profiles from bureau data, we may request mortgage statements or a lender's reference
Lender's Reference	If there is no secured lending statement available, we will require a Lender's or 2nd Charge Lender's Reference.
2nd Charge Lender's Reference	Where the lender charges a fee for the statement, please arrange payment for the fee to us as soon as possible to avoid any delays. Once the payment is received, we will then request the reference and pass on the fee
Evidence of funds for debt repayment (Savings)	Please provide evidence of savings being used to repay unsecured debt. We require the bank statement to confirm the applicant name, address, account number and sort code
Evidence of funds for debt repayment (Equity from Property)	Please provide evidence of Equity from Property being used to repay unsecured debt.
Evidence of funds for debt repayment (Sale of Asset)	Please provide evidence of Sale of Asset being used to repay unsecured debt.
Evidence of funds for debt repayment (Gift from relative)	Please provide evidence of Gift from Relative being used to repay unsecured debt

OTHER

Checklist Item	What we need...
Employment Reference	TML has requested an employment reference for the relevant applicant.
Audit Valuation	TML has requested an audit valuation.
Arboriculturist Report	Provide Arboriculturist Report as detailed in the valuation report
Drain Report	Provide the Drain Report detailed in the valuation report.
Electrical Report	Provide the Electrical Report detailed in the valuation report.
Roofing Report	Provide the Roofing Report detailed in the valuation report.
Structural Engineer's Report	Provide the Structural Engineer's Report detailed in the valuation report.
Timber/Damp Report	Provide Timber/Damp Report detailed in the valuation report.
EWS1	Provide EWS1 form in line with RICS guidance or where detailed in the valuation report.

DID YOU KNOW...

We can instruct the valuation and/or our solicitors as soon as we have received the application, to help speed up the overall application and completion process. Please call or add a note through the Portal (see below) and let us know your applicant is happy for us to instruct early (please note, you will be responsible for making sure the applicant is fully aware of any potential costs).

You can send messages directly to our Underwriting Team through the system, just go to the Case Summary Screen, Notes section and click Add new.

TIPS...

Commitments: Please make sure you enter all the applicant(s) commitments to avoid any delays to your case.

Bank Statements: Ensure we have the full date range and, where applicable, the salary credits matching the payslips are showing on the statements.

Solicitors - Applicants' Own Solicitors: Applicants can use their own solicitor to act on their behalf. If this option is chosen, the applicant will be liable for both sets of fees - our solicitor acting on our behalf and their own chosen firm. The applicant's solicitor or conveyancer firm must have at least two partners or authorised persons and be registered with the relevant law society.

THANKS
FOR CHECKING.

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