

Residential

Document Submission Guide



Residential Document Submission Guide

The applicant's circumstances and the outcomes of our automated checks (credit / identity & address) will result in the creation of a unique requirements checklist for each application – this list of checklist items will be visible at the bottom of the summary page once the case has been reviewed by an Underwriter. We have a number of standard requirements and this guide defines how they are described in the portal and the documents we require to satisfy these. **Please note: The underwriter may ask for additional information to make a final lending decision.**

Mandatory documents required (All applications) - Direct Debit Mandate

	Broker Portal Description	Documents Required
Direct Debit Mandate (DDM)*	Direct Debit Mandate (Individual)	Fully completed direct debit mandate form (Available in the document library of our intermediary website) in the name of the applicant(s).

*A DIRECT DEBIT MANDATE must be in place prior to completion of the mortgage & must be drawn on a UK bank account acceptable for Direct Debit collections. Where we are unable to validate the DIRECT DEBIT MANDATE we are likely to request either a copy of the proof of account opening or a bank statement dated within the last 3 months.

Proof of deposit requirements for PURCHASE applications (All deposit sources are to be evidenced and uploaded against the Proof of Deposit item in the Requirement Checklist on the Broker Portal, if the source is known, an underwriter may use a more descriptive Checklist Item)

Broker Portal Description	Documents Required
Personal savings	Latest full 3 months personal bank statements showing build-up of funds
Gifted deposit	Completed, dated and signed gifted deposit declaration form (Available in the document library of our intermediary website) & Personal bank statement that shows receipt of the gift
Sale of investment or pension	Evidence of the investment or pension including encashment if completed before offer
Inheritance	A letter from the solicitor on letter headed paper with confirmation of inheritance details
Funds to be raised on another property or sale/re-mortgage of other assets	Completion statement from the solicitor on letter headed paper and bank statement or deposit / passbook showing money being deposited
Developers Deposit	A UK Finance Disclosure of Incentives Form is obtained prior to Certificate of Title being provided
Dividend	Copy of the dividend certificate & a letter from the paying business confirming payment of the dividend

Please Note: Where deposit monies are to be received before offer we will also require a copy of the personal bank statement or deposit / passbook that shows the money being deposited. If monies are to be remitted to the solicitor after the offer has been produced, an appropriate offer condition will be applied.

All documents are to be uploaded to the application via the online portal. Application processing will be quicker if the correct document is uploaded to the correct checklist item.

Residential Document Submission Guide

We MAY request the following documents

	Broker Portal Description	Documents Required
Identity & Residency*	Proof of Identity (Electronic ID and or AML checks unsuccessful)	1 document from list 1 & 1 document from list 2.
	Proof of Residency (3 years of voters roll history is unavailable)	1 document from list 2 (The underwriter will update the broker portal with details of the time period that must be evidenced)
	Proof of Name Change	A copy of the deed poll OR marriage certificate (where appropriate) to confirm the applicants name change
	Indefinite leave to remain in the UK	Valid UK visa stamp in a current valid passport or a Home Office letter / permit confirming permission for the applicant to stay in UK
	Indefinite leave to remain in the UK does not exist	Tier 1 or 2 Visa that confirms the applicant has been legally resident in the UK for at least the last 3 years (the time (years) the applicant can stay in the UK on their Visa will be a consideration in coming to a final lending decision) OR Spousal Visa if applying with a UK citizen
	Evidence of Settlement Status	Government Immigration Check Share Code
Credit History	Evidence of Mortgage Payments	Evidence of the last 12 months payments for the identified mortgage via the most recent mortgage statement together with the bank statements showing payments made between the end of the mortgage statement & the application date
	Evidence of Default Satisfied	A statement or a letter from the creditor to confirm the default registered against the applicant / shareholder has been satisfied
	Evidence of CCJ/Court Decree satisfied	Certificate of satisfaction from the court to confirm that the CCJ/Court Decree registered against the applicant / shareholder has been satisfied
	Bridging Finance Repaid	If the mortgage is refinancing a bridging loan we will require a signed copy of the agreement relating to the bridging finance

*See Proof of Identity and Residency lists on p3. of this submission guide

The underwriter may request additional information to make a final lending decision – where such ad hoc requests are made, they will explain the requirement.

When uploading a document, you will be certifying that you have seen the original document – either physically or virtually (e.g. via a video or web conferencing tool or similar).

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List 1 – Primary Identity	List 2 – Secondary Identity/Proof of Residency
Full valid UK/non-UK passport*	Current UK driving license (old style)*
Current UK issued biometric residence permit	Current UK driving license – photocard (full or provisional)
Current UK driving license – Photocard (full or provisional)*	Bank/Building society statement or credit card statement (internet statements will only be accepted as proof of the current or overseas address)
New style blue disabled badge parking card (both sides to be provided)	Utility bill (internet statements will only be accepted as proof of the current or overseas address) NB: Mobile telephone bills are not accepted
Identity card issued by the electoral office of Northern Ireland	Notification of a state or local authority funded benefit, tax credit or pension
EU member state or Switzerland national identity card	Latest posted Inland revenue tax notification (must be dated within last 12 months)
Valid Police warrant card	Current UK issued Biometric Residence Permit (BRP)
HM forces identity card	Latest Council tax demand letter
Current UK issued firearms certificate or shotgun license	Annual residential mortgage statement
	Latest Council or housing association tenancy agreement for current address only

*Licence must show the applicant’s current address unless moved within the last three months, in which case a licence at the previous address can be accepted.

Note: the same document may not be used to verify both identity and residency, and a document in joint names may not be used to verify identity for both parties.

If copying the passport results in a photograph being unrecognisable, the certification should include a statement that it bears a good likeness to the individual.

Residential Document Submission Guide

Other important information	
Applicant details	Not completing your applicant's full name, address, date of birth and three years of address history, can result in no matches on the credit check and trigger a requirement for your applicant to provide evidence of their identity or residency
Document certification	When uploading a document, you will be certifying that you have seen, either virtually or physically, the original document or in the case of payslips, P60's, bank statements, SA302's & Tax year overviews the original or online equivalent
Document validity periods	Supporting Documents / Direct Debit Mandate - 6 months; Valuation - Maximum 6 months (from date of inspection); Offer - Maximum 4 months (refer to offer for details)
Mortgage statements	Must be from a UK Bank / Lender & show: the applicant's address, full name or initials & surname; the Building Society/Bank/Lender logo; the applicants account number
Payment of fees	When progressing to full mortgage application, to avoid processing delays, fees must be paid at the same time as submission
Solicitors – Leasehold properties where the Freehold is owned by Applicant or connected party	Where the leaseholder (Applicant) is connected to the freeholder we require an additional charge over the freehold title
Solicitors	The applicant can use their own solicitor provided the following criteria can be met: 1. The firm can be found on the Law Society website; 2. Has 3 or more Solicitors Regulation Authority (SRA) approved managers; 3. Hold a Conveyancing Quality Scheme accreditation. Should applicants wish to appoint solicitors which do not fulfill our requirements then a firm from our closed panel will be instructed to act for Foundation Home Loans with the applicants liable for both sets of costs.

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