

## Personal Finance

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# What we need to see.

We want your case to progress as quickly and smoothly as possible. So here's what you need to provide when you're submitting a case to us through My Broker Venue so we can start underwriting your case and avoid delay.

When sending us your documents, don't forget to make sure the information is valid, accurate and in date.



	Secured loan	Consumer BTL	Regulated bridging	First charge
Proof of income - please see table below	✓	If applicable		✓
Applicant declaration form; fully completed, signed and dated	✓	✓	✓	✓
Credit search, electronic ID and voters roll check	✓	✓	✓	✓
Valuation report/AVM (where applicable)	✓	✓	✓	
Prior mortgage reference (If not available on Credit Search or is a flexible/open plan mortgage - Max liabilities /DOP may be required if applicable)	✓	✓	✓	**
Landlord Reference				✓
Consent in favour of Together Personal Finance Ltd from the first mortgage lender (if applicable)	✓	✓	✓	
Signed Affordability Assessment unless the case passes our ONS affordability assessment	✓			✓
Signed Affordability Assessment where the case does not meet ICR		✓		
Signed Consolidation form if ONS pass for any debt being consolidated	✓			✓
Redemption figures and statements for creditors (for unsecured debt if being re-paid)	✓			✓
Interest-only declaration (if applicable)	✓	✓		✓
Lending into Retirement declaration (if applicable)	✓	✓		✓
Money Laundering Prevention Name & Signature Identification, where E-Id is not successful	✓	✓	✓	✓
A mortgage Illustration (ESIS) must be produced before the application is submitted	✓	✓	✓	✓
Buildings Insurance Certificate for the security address	✓	✓	✓	✓
Electronic Disbursement Authority signed by all applicant(s)	✓	✓	✓	✓
Direct Debit Mandate	✓	✓		✓
If leasehold - Confirmation Ground rent and Service charges (if applicable) are up to date	✓	✓	✓	✓
Confirmation of arrears (if current arrears are identified)	✓	✓	✓	**
Copy of Land Registry Title	✓	✓	✓	***
Confirmation of name (if applicable)	✓	✓	✓	✓
Secured redemption figure and undertakings required where they are being redeemed	✓	✓	✓	✓
Current valid AST required if the property is rented		✓	✓	
Estate agent rental projection (if applicable)		✓		
Estate agent authorisation form			✓	
Interest-only bridge form (if applicable)			✓	
DIP and income proof (if applicable)			✓	
Sales particulars if sale is exit route for regulated bridging			✓	

\* We do require building insurance for purchase applications however can be arranged post offer.

\*\* We would require if completing a remortgage if not on CAIS.

\*\*\* We would require if submitting a deeds / remortgage case.

## Types of income sources.

We know that not all clients are the same, which is why we accept the following income sources:

Type of Pay	Proof
Employed – Weekly	4 in the last 6 weeks payslips*
Employed – Monthly / Fortnightly / Four Weekly	3 in the last 5 months payslips*
Self Employed	Accountant’s Certificate - must be within 6 months, either previous or in the future and must be on our template. OR Last 2 HMRC SA302 Tax Calculations or HMRC Call Centre Printed Tax Calculations, provided the most recent one is dated within the last 18 months OR 2 HMRC Online Tax Calculations - must be 100% submitted and we require both Tax Year Overviews to accompany these.
Benefits	Most recent award letter within 12 months OR 2 credits on a bank statement within the last 3 months.
Rental	AST.
Pension	Current Annual Award Letter, or 2 bank statements dated in the last 3 months showing at least 2 credits OR 2 Pension Advice Payslips dated in the last 3 months.

## Types of identification.

We’ll need proof of your client’s name and address. We can accept any of the following items:

Proof of name
Current UK / EU/ EEA signed passport must be in date
Current non UK / EU/ EEA signed passport with rights to reside must be in date
Current EEA National ID card
Inland Revenue Tax Notification current year
Current UK/EU driving licence (photo) must be in date**
Firearms certificate/Shotgun licence
Current Full UK Driving Licence (non photo)
State pensions/DWP benefits notification letter within 12 months

Proof of residency
Bank / Building Society / Credit Card Statement within 3 months. These must be sent to clients address and cannot be downloaded from the internet or printed in branch.
Current local authority rent card or tenancy agreement.
HMRC revenue tax code notification.
Current Council Tax Bill / statement within the current year.
State pensions/DWP benefits notification letter within 12 months.
Utility Bill must be within 3 months of the date of the letter. If it is a telephone bill this must be for a landline and not a mobile phone.
Current UK / EU Driving Licence (photo) must be in date.
Current Full UK Driving Licence (non photo).
Mortgage statement must be within the current year.

\* If the client’s name or the company name doesn’t show on the payslips or if paid by cash or cheque, then we’ll need an employer’s reference. \*\* Must show applicant’s correct address.

We hope this helps make things clear, if not just contact our team who will be able to help.  
Call **0161 933 7100** or email **[newbusinesssteam@togethermoney.com](mailto:newbusinesssteam@togethermoney.com)**

