

Consumer Buy to Let checklist.

Please complete this checklist when submitting your client's application for Consumer Buy to Let mortgage.
Please use this guide in conjunction with the My Broker Venue checklist.

MBV Submission No.		Application Name	
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Submission checklist	
Application declaration form signed. <i>All pages will be required at submission.</i>	
Valuation / AVM / Drive-by valuation – refer to the valuation and legal advice guide .	
Fire Risk Assessment (if purpose built flat/maisonette) and EWS1 form is required where cladding is visible or FRA confirms requirement.	
Mortgage reference for the property we are securing on, bypass acceptable if the dates match across both the land registry and credit report and the mortgage is not flexible.	
Consent from the First Charge mortgage lender (if applicable) must give consent in favour of Together Personal Finance on letterhead and signed by the lender. *Can be a condition of the mortgage offer*.	
Capping letter or deed of postponement required where the current mortgage lender is under an obligation to make further advances on land registry.	
Twelve month statement or reference for any subsequent charges on the title bypass acceptable if the dates match across both the land registry and credit report.	
Redemption for any subsequent charges being repaid must be addressed to broker or Together on letterhead with the undertaking to remove the charge. Lender will need confirm bank details for us to release funds.	
Current tenancy agreement signed by the tenant where the property is tenanted.	
Estate agent rental assessment if property is not rented (will be compared to the valuer assessment if available).	
Building insurance details must be keyed under the security tab.	
EPC Certificate current rated E or above.	
Proof of Gross income (<i>if rental coverage is <165%</i>).	
Proof of Name – If the application fails EID (current passport, driving licence etc.) for a full exhaustive list of acceptable documents refer to the Underwriting guide .	
Proof of Address required - If the application fails EID (Current driving licence, Utility etc.) for a full exhaustive list of acceptable documents refer to the Underwriting guide N.B the same document cannot be used for name and address and the full borrower forename and surname must be detailed.	
Proof of Permanent Right to Reside (if applicable) via online immigration confirmation or residency permit.	
HM Land registry office copy or Scottish search and security from Wilson Kendrick.	
Freeholder confirmation of ground rent and service charge along with any arrears / up to date.	
Direct debit mandate – completed and passed on MBV or fully completed and signed paper document.	
Interest-only exit route information keyed into the system with the relevant evidence uploaded.	
Evidence of name change if names do not match across application / land registry (Marriage certificate / Deed of name change).	
HM Land Registry change of name letter if names do not match.	



Get in touch.

For more information, get in touch with the team on **0161 933 7101**