

Regulated Bridge checklist.

Please complete this checklist when submitting your client's application for a Regulated Bridge loan.

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. All pages will be required at submission.	
Payment disbursement form required if the information does not "pass" on My Broker Venue.	
Solicitor's details required if there's a purchase included in our transaction. Firm must have two SRA partners with The Law Society.	
Valuation / AVM / Drive-by – refer to the valuation and legal advice guide.	
Sales particulars required for the onward purchase if applicable.	
Fire Risk Assessment (if purpose built flat/maisonette) and EWS1 form. EWS1 required where cladding is visible or FRA confirms requirement.	
Redemption for any charges being repaid. Refinance accepted only where purchase of an onward property forms part of our transaction.	
Mortgage reference for any charges currently held against the security. Bypass acceptable if the dates match across both the land registry and credit report.	
Consent from the First Charge mortgage lender (if applicable) must give consent in favour of Together Personal Finance on letter-head and signed by the lender.	
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.	
Land registry office copy or Scottish search and security from Wilson Kendrick.	
Confirmation of Ground Rent/Service Charges balance/payment/arrears (if flat/maisonette).	
Proof of name if the applicant fails EID (current passport, driving licence etc.). Find an exhaustive list of acceptable documents refer to the Underwriting guide.	
Proof of Address is required if the application fails EID, or the applicant is a non-UK passport holder (Current driving licence, Utility etc.) for a full exhaustive list of acceptable documents refer to the Underwriting guide.	
Proof of Permanent Right to Reside (if applicable) via online immigration confirmation or residency permit, current passport will also be required.	
Evidence of name change where the application name does not match the title (i.e. married, deed of name change).	
HMLR change of name confirmation: where the application name does not match the title.	
Exit route confirmation completed on My Broker Venue.	

Please turn over to continue checklist in relation to acceptable exit strategies.

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Exit route evidence (plausible, accurate and acceptable evidence must be provided at submission)	
Sale of security, currently on the market: sales particulars required along with an estate agent authority signed by the borrowers	
Sale of security once works completed: letter from the customer confirming intended works and timescales (max 8 weeks) along with a declaration to market within time period. in some instances we may require evidence an estate agent has been approached	
Refinance: decision in principle and proof of current income	
Inheritance: solicitor (probate) confirmation that probate has been granted and amount due to the borrower. Receipt of funds must be within a 12 month period	
Pension payment: Copy of current pension pot with evidence of drawdown requested or available within 12 months	

Get in touch.

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