



# Residential - Second Charge checklist.

Please complete this checklist when submitting your client's application for a Residential Second Charge 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 must be completed and passed on MBV or fully completed and signed paper document.	
Valuation / AVM / Drive-by valuation – refer to the <b>valuation</b> and <b>legal advice</b> guide.	
Fire Risk Assessment (if purpose built flat/maisonette) and EWS1 form required where cladding is visible or FRA confirms requirement.	
Mortgage reference for the borrower's residential mortgage 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 the broker or Together on letterhead with the undertaking to remove the charge. The lender will need confirm bank details for us to release funds.	
Building insurance details must be keyed under the security tab.	
Income proof: we will require proof of all income being used for the application. For more detailed requirements refer to the checklist within your application on MBV.	
Lending into retirement if aged 56+ at offer full pension evidence will be required. Complete the relevant information within the case and upload evidence. If the applicant is <56 at offer, "plausible evidence" is required.	
Interest-only exit route information keyed into the system with the relevant evidence uploaded.	
Affordability assessment form (all pages): the same time and date stamp must be visible across all pages. All expenditure must be fully completed electronically and will be assessed for plausibility. Not required for ONS.	
We require full statements for ALL credit cards and mail order being repaid. Make sure the full reference numbers / 16 digit card number for credit cards are visible.	
Proof of redemptions for all HP and unsecured loans must be supplied on letterhead with full bank details for us to release funds.	
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, 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 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, current passport will also be required.	
Evidence of name change if names do not match (Marriage certificate / Deed of name change).	
HM Land Registry change of name letter if names do not match.	
HM Land Registry office copy or Scottish search and security from Wilson Kendrick.	
Freeholder confirmation of the amount 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.	



# Get in touch.

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