

Minimum Standards

- ☐ Detailed Typed Cover Letter containing the following **(Background, Proposal, Repayment Capacity & Recommendation)**
- ☐ Fully completed application form including application for credit, Your Health & CU Declarations
- ☐ Sight of Original Declaration
- ☐ MDIR Net Sheet
- ☐ In date Photo ID & Address Verification (within last 6 months)
- ☐ Full 6 months salary mandated bank statements (last transaction to be no later than 6 weeks old)/ **Self employed** also require last 6 months business bank statements
- ☐ Stamped Salary Certificate/ **Self employed** – 3 years audited accounts & Notice of Assessments
- ☐ P60 for previous year / **Self employed** – Tax clearance cert
- ☐ Two of the last three most recent payslips
- ☐ If there are Credit cards and existing loans we will require statements on these before a decision will be given so please submit **(last 6 months statements on Credit Cards and 12 months statements on all loan facilities)**
- ☐ **Self Build** - We require full planning permission, cert of inspection, PI Cover & full detailed estimates upfront