

Our checklist items are the evidence or information you need to provide to support the application.
The specific items you need for each individual case will show on the Summary Screen in the Portal (see the “Checklist Item” section).

This guide will help you to submit the right documents so we can get your case to offer as quickly as possible.

Income

Checklist Item	Requirements
Payslips - Primary Income	Provide latest 3 months’ payslips (showing the applicant name) from their PRIMARY and / or SECONDARY employment.
Payslips - Secondary Income	If paid weekly, 13 weeks consecutive payslips to cover the full 3-month period. If these do not evidence the overtime, bonus or commission declared, we may require other evidence, for example, a P60.
Bank Statements Employed / PAYE applicants	3 months’ personal bank statements showing the last 3 months’ salary credits matching the payslips provided and showing the applicant name, address, account number and sort code.
P60	Provide a copy of the most recent P60 for the applicant.
Contract Renewal (Contract Worker receiving payslips)	Provide a contract showing they have been in their current contract for a minimum of 6 months and evidence they have secured another 6 month contract (not necessarily with the same employer).
Income Evidence Other	Provide evidence of the other income.
Self Employed < 24 mths	If trading less than 24 months provide the most recent year’s certified accounts or most recent year’s SA302 for the relevant applicant or *NEW* Tax Calculation with corresponding Tax Year Overview.
Self Employed > 24 mths	If trading more than 24 months, provide the latest 2 year’s certified accounts or latest 2 year’s SA302s or *NEW* Tax Calculation/s with corresponding Tax Year Overview/s.
Self Employed < 24 mths no Accounts	If trading less than 24 months and no certified accounts, provide the most recent year’s SA302 or *NEW* Tax Calculation with corresponding Tax Year Overview.
Self Employed > 24 mths no Accounts	If trading more than 24 months and no certified accounts, provide the last 2 year’s SA302s or Tax Calculation/s with corresponding Tax Year Overview/s
	If unable to provide the required information, TML can request an accountant’s certificate. The accountant providing the certified accounts / certificate must be ACA/FCA, ACCA/FCCA, ACCIMA/FCIMA, CIPFA, ACMA qualified only. If any director income is derived through PAYE, the most recent 3 months’ pay slips (with supporting Bank Statements showing the salary credits) will be required. See our Self-Employed Criteria Guide for further information http://intermediaries.themortgagelender.com/intermediaries/downloads/
Bank Statements Self Employed	The most recent 3 months’ personal bank statements, showing the applicant name, address, account number and sort code.
Business Bank Statements (Self Employed only)	The latest full month’s business bank statement for the relevant applicant, showing the firm’s name, address and the account number and sort code.

Retired Income	Provide the latest 3 months' pension payslips or annual advice notification or a letter from the pension provider(s) confirming current annual pension income and 3 months' personal bank statements showing the last 3 months' pension credits.
Retired Income other	Provide evidence of the other retirement income.
Lending into retirement 1 Lending into retirement 2	(Any applicant who is not currently retired but will retire during the loan term) Provide evidence of the estimated post-retirement income for the applicant, most recent statement for all pensions or a letter from the pension provider(s) detailing the pension for the applicant.

Commitments

Checklist Item	Requirements
Evidence of Child Maintenance Payments	If this is not showing on the bank statements you are providing, provide other evidence.
Evidence of Alimony Expenditure	If this is not showing on the bank statements you are providing, provide other evidence.
Evidence of Court Fine Payments	If this is not showing on the bank statements you are providing, provide other evidence.
Secured Lending Statement(s)	Provide lender statement(s) covering the most recent 24 months for all mortgage and secured borrowing for the relevant applicant. The statement must show the applicant name, address, account number and full payment history.
Lender's Reference	If there is no secured lending statement available, we will require a Lender's or 2 nd Charge Lender's reference.
2nd Charge Lender's Reference	Where the lender charges a fee for the statement, please arrange payment for the fee to us as soon as possible to avoid any delays. Once the payment is received, we will then request the reference and pass on the fee.

Applicant * these documents need to be certified

Checklist Item	Requirements
Application Signed Declaration	Provide the Application Signed Declaration form available from our downloads page. http://intermediaries.themortgagelender.com/intermediaries/downloads/
Customer Verification Form	Please provide a completed and signed Customer Verification Form available from our downloads page. Ensure all sections are completed. http://intermediaries.themortgagelender.com/intermediaries/downloads/
Proof of Residency *	Please provide certified Proof of Residency for the relevant applicant at their current address dated within the last 3 months - this needs to be detailed on the Customer Verification Form (see above) which lists the acceptable items.
Proof of ID *	Please provide certified Proof of Identification for the relevant applicant at their current address dated within the last 3 months - this needs to be detailed on the Customer Verification Form (see above) which also lists the acceptable items.
Right to Reside *	Provide proof of Right to Reside for the relevant applicant.
IVA Completion Certificate	IVA Completion certificate (showing the applicant full name) from the managing agent confirming the IVA was conducted appropriately.
Direct Debit Mandate	Provide a completed and signed Direct Debit mandate. http://intermediaries.themortgagelender.com/intermediaries/downloads/
Bankruptcy Discharge Certificate	Provide a copy of the bankruptcy discharge certificate (showing the applicant full name) confirming they were discharged from bankruptcy more than 3 years ago.
Sole Application	Where the applicant confirms they are part of a couple (married/civil partnership), however, only one applicant has applied - provide an explanation as to why the application is in sole name.

Deposit

Checklist Item	Requirements
Gifted Deposit	Complete and provide the following available on our downloads page http://intermediaries.themortgagelender.com/intermediaries/downloads/ : Gifted Deposit Donor Verification Form Gifted Deposit Letter Certified ID for the donor Evidence of funds (bank statements or other document evidencing the funds).
Proof of Sale Proceeds	Provide a letter from a solicitor confirming the sale proceeds will cover the deposit.
Proof of Savings	Provide at least 3 months' recent bank statement(s) showing a build up of regular savings covering the full deposit amount. If the savings are not generated by the applicant's own resources or have been derived from lump sum payments, please provide full details.
Proof of Inheritance	Provide a letter from a solicitor confirming the inheritance covers the deposit and bank statements showing the funds.
Proof of Sale of Shares / Investment	Provide a contract note confirming sale of shares / investment and bank statements showing the funds.
Other Deposit	Provide evidence and source of funds for the deposit.

Other

Checklist Item	Requirements
Employment Reference	TML has requested an employment reference for the relevant applicant.
Audit Valuation	TML has requested an audit valuation.
Arboriculturist Report	Provide Arboriculturist Report as detailed in the valuation report
Drain Report	Provide the Drain report detailed in the valuation report
Electrical Report	Provide the Electrical report detailed in the valuation report
Roofing Report	Provide the roofing report detailed in the valuation report
Structural Engineer's Report	Provide the structural engineer's report detailed in the valuation report
Timber / Damp Report	Provide Timber/Damp report detailed in the valuation report

Did you know...

- We can instruct the Valuation and/or our Solicitors as soon as we have received the application, to help speed up the overall application and completion process. Please call or add a note through the Portal (see below) and let us know your applicant is happy for us to instruct early (just note, you will be responsible for making sure the applicant is fully aware of any potential costs).
- You can send messages directly to our underwriting team through the system, just go to the Case Summary Screen, 'Notes' section and click 'Add new'.

Tips...

- **Commitments:** Please make sure you enter all the applicant/s commitments to avoid any delays to your case.
- **Contract Workers – Limited Company:** Where the applicant is being paid through their own limited company, select Self Employed as the employment type when submitting the case.
- **Bank Statements:** Ensure we have the full date range and where applicable, the salary credits matching the payslips are showing on the statements.
- **Solicitors – Applicant's Own Solicitors':** Applicants can use their own solicitor to act on their behalf. If this option is chosen, the applicant will be liable for both sets of fees - our solicitor acting on our behalf and their own chosen firm. The applicant's solicitor firm will need to meet the following criteria in order to be accepted by us: In England & Wales, the firm must have 3 SRA accredited solicitors who are registered at the office they have selected; in Scotland, the firm selected must have 3 partners registered at the firm's address.