

A packaging checklist will be sent via the portal once the application has been received. All items must be provided with **10 working days** of the submission date. Failure to satisfy the requirements within this time will result in the application being cancelled.

For all applications

Checklist

Application and valuation fees (If applicable)	These can be paid by bank transfer to- <i>Stafford Railway building society</i> Sort code - 40-05-30 Account number - 24575962 Reference - <i>the word fee and the applicant's surname</i>	<input type="checkbox"/>
Signed and dated Mortgage Declaration	Produced on the portal once the case has been submitted or can be found on our website here - https://srbs.co.uk/intermediaries/downloads/	<input type="checkbox"/>
Proof of income	Employed <ul style="list-style-type: none"> • Latest 3mths pay slips. • Latest P60. • If new to job - copy of contract. • Payrise pending - confirmation from employer. Self employed <ul style="list-style-type: none"> • Latest 2yrs full accounts. • Latest 2yrs SA302's and TYO. Contractors <ul style="list-style-type: none"> • CIS we will require the latest SA302 and Tax year overview to prove the payment of National Insurance and invoices to confirm tax paid. • Copy of contract. 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Bank statements	Latest 2mths for each applicant to show name, address, and account details along with salary and direct debits.	<input type="checkbox"/>
Certified ID	Residential & BTL/HBTL <ul style="list-style-type: none"> • Please see ID list EXPAT BTL/HBTL <ul style="list-style-type: none"> • Please see ID list 	<input type="checkbox"/> <input type="checkbox"/>
Certified Address	Residential & BTL/HBTL <ul style="list-style-type: none"> • Please see ID list EXPAT BTL/HBTL <ul style="list-style-type: none"> • Please see ID list 	<input type="checkbox"/> <input type="checkbox"/>

Application specifics

Additional Income	<p>Private pension</p> <ul style="list-style-type: none"> • Latest P60 • SIPP we would need the latest statement <p>State pension</p> <ul style="list-style-type: none"> • Latest DWP Letter required for State pension <p>Proof of projected pension (if term takes the applicant past retirement age or 75)</p> <p>Rental income</p> <ul style="list-style-type: none"> • Latest 2 yrs SA302's <p>Foster carers</p> <ul style="list-style-type: none"> • Latest 2yrs SA302's and TYO <p>Maintenance payment</p> <ul style="list-style-type: none"> • Copy of court order and 3mths bank statements showing receipt
Maternity Leave	<ul style="list-style-type: none"> • Latest payslip prior to leave to confirm salary • Reference from employer confirming return to work date and whether any change to working hours • Confirmation of childcare costs
Proof of Deposit	<p>Memorandum of sale - house equity</p> <p>Savings - Statements to show build up of funds</p> <p>Gift - gifted deposit letter</p>
Shared Ownership	Memorandum of sale
Home improvements	Evidence of home improvements to be carried out may be required.
Refurbishment/ Renovation	<ul style="list-style-type: none"> • Copy of (if applicable) full detailed planning permission from the local authority. • Copy of the Building Regulations Permission from the local authority (if applicable). • Copy of the plans including any elevation drawings and a brief specification.



	<ul style="list-style-type: none">• Detailed Costings for the renovation including all relevant costs and fees (must be on headed paper and confirm if prepared by Building Contractor / QS) Should include a 10% contingency.• Confirmation of who will be supervising the renovation and signing off building regulations - e.g. contractors with specialised credentials or local authority building control.• Acceptable warranty scheme or Architect supervision (details required).• Evidence of insurance covering the renovation during the works.• Confirmation of likely timescales.• Details of residence during the renovation, and costs involved for this.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Expat BTL	If a remortgage, latest mortgage statement Copy of UK bank statement in applicants' own names Letter for an ARLA registered UK letting agents, confirming instruction	<input type="checkbox"/>
BTL's	Portfolio Landlord (10 or less mortgaged properties) <ul style="list-style-type: none">• Property Schedule including, address, property value, mortgage balance outstanding, monthly mortgage payment and monthly rental income• 2 month's bank statements showing rents receivable for all BTL properties Standard BTLs <ul style="list-style-type: none">• Copy of ASTs	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

This list is not exhaustive, and the Underwriters may require additional information once the case has been reviewed.