

Document Checklist

Prior to any submission by Finanze for either a Decision in Principle or a full application for mortgage lending certain documents are required.

Soft copies of these documents should be emailed to us.

You will be notified if original or certified copies are required, which you will need to send by secure mail (Special/Registered).

Identification

A Passport and Driving Licence for each applicant.

Proof of address (two documents from this list)

A utility bill dated within the last two months, annual council tax bill, mortgage statement dated within the last 2 months or HMRC documentation will be required.

Proof of income

Last three months' pay slips and P60 for employed. Last three years signed accounts or SA302, Tax Year Overviews and SA100 for self-employed.

Bank statements

Last three months personal & if applicable, business bank statements showing salary credit and monthly transactions (mortgage, rent, bills etc.).

Proof of Deposit

This applies for a property purchase.

A copy of a recent credit file

Experian or Equifax are suitable.

Property Curriculum Vitae

If you are looking for development or refurbishment finance, we will need a property CV reflecting your experience in property to date, details of your project team and completed developments or other property related experience along with a schedule of works or development appraisal.

Assets & Liabilities and Property Portfolio

See subsequent pages.

Terms of Business

Please review Finanze's Terms of Business which will need to be signed and dated and returned to us.

This list is not exhaustive, and you will be advised of any further requirements.

Personal assets and liabilities statement

Assets

Value of current residence:	£
Number of buy to lets:	
Value of buy to lets:	£
Number of commercial property:	
Value of commercial property:	£
Cash deposits: <small>Including cash held in deposit/share accounts with a building society, bank account, Post Office or similar account.</small>	£

Liabilities

Residential mortgage loan(s):	£
Buy to let mortgage loan(s):	
Total commercial loan(s):	£
Current overdrafts(s):	£
Credit card balance(s):	£
Unsecured loan balance:	£
Hire purchase balance:	£

Income

Monthly net income:	£
Source(s):	

Equities/Investments

Public Company Shares:	£
Debtors:	£
Other Investments	£

Other Liabilities e.g. directors' loan(s), maintenance etc.

	£
	£
	£
	£
	£
	£
	£
TOTAL LIABILITIES	£

Vehicles/boats/aircraft

	£
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Personal effects/other assets

e.g. personal belongings of value, jewellery, furniture, animals, etc.

	£
TOTAL VALUE OF ASSETS	£

