

Document Submission Guide

Everything you need to know in one place



Case already submitted – Call 01455 894 736 or email submissions@hrbs.co.uk

New case enquiry – Call 01455 894 084 or email development@hrbs.co.uk

We only accept fully packaged cases with the mandatory documents uploaded and the application fee paid.

Residential Document Guide

Mandatory documents required for all applications

Bank statements	Latest three consecutive statements showing a running balance and full name or initials and surname; the Building Society/Bank/Lender logo; the applicant's account number.
Mortgage application declaration	Fully completed declaration in the applicant's name.
Direct debit mandate	Fully completed declaration in the applicant's name.
Intermediary declaration	Fully completed declaration in the applicant's name and fully completed declaration by the adviser.
Gifted Deposit Form (if applicable)	Fully completed Gifted Deposit Template .
Evidence of deposit (if applicable)	Latest full three months personal bank statements showing build-up of funds.
Application fees paid	Please call 01455 894 736 to pay the fee between 9am - 5pm Monday - Friday.

When uploading a document, you will be certifying that you have seen, either virtually or physically, the original document - or in the case of payslips, P60s, bank statements, SA302s and tax year overviews, the original or online equivalent.

Income requirements

Employed applicants	Latest three months' payslips (12 if paid weekly). Latest p60 (last two p60s if using bonuses/allowances/overtime/commission).
Self-employed applicants	Last two years' SA302s and Tax Year Overviews*. Last two years' Trading Accounts (profit and loss sheets for sole traders). Latest six months' consecutive business bank statements showing a running balance. *If the application is above 80% LTV, three years documentation will be required.
Retired applicants	Latest three months' pension payslips (two if provided annually) or latest P60. Latest plan summary for private pensions. Pension projections if retiring within the term of the mortgage.

THE ABOVE REPRESENTS THE MINIMUM SUPPORTING DOCUMENTATION REQUIREMENTS.

AS WE UNDERWRITE OUR MORTGAGES ON AN INDIVIDUAL BASIS, PLEASE NOTE ADDITIONAL SUPPORTING DOCUMENTS MAY BE REQUIRED.

All documents are to be uploaded via the online portal: www.hrbsbroker.co.uk/Account/Login

BTL Document Guide

Mandatory documents required for all applications

Bank statements	Latest three consecutive statements showing a running balance and full name or initials and surname; the Building Society/Bank/Lender logo; the applicants account number.
Mortgage application declaration	Fully completed declaration in the applicant's name.
Direct debit mandate	Fully completed declaration in the applicant's name.
Intermediary declaration	Fully completed declaration in the applicant's name and fully completed declaration by the adviser.
Gifted Deposit Form (if applicable)	Fully completed Gifted Deposit Template .
Evidence of deposit (if applicable)	Latest full three months' personal bank statements showing build-up of funds.
Application fees paid	Please call 01455 894 736 to pay the fee between 9am – 5pm Monday - Friday.

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Income requirements

Employed applicants	Latest three months' payslips (12 if paid weekly). Latest p60 (last two p60s if using bonuses/allowances/overtime/commission).
Self-employed applicants	Last two years' SA302s and Tax Year Overviews*. Last two years' Trading Accounts (profit and loss sheets for Sole Traders). Latest six months' consecutive business bank statements showing a running balance. *If the application is above 80% LTV three years documentation will be required.
Retired applicants	Latest three months' pension payslips (two if provided annually) or latest P60. Latest plan summary for private pensions. Pension projections if retiring within the term of the mortgage.

Additional requirements

Savings	Proof of savings to cover three months' mortgage payments, shown on either a personal or business bank statement (BTLs only).
Portfolio details and income	Full details of applicant's property portfolio.
Accounts/income proof	Latest two years' SA302s and tax year overviews showing land and property income. Latest two years' trading accounts for SPV (Limited Company BTLs only).

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General Submission Guide

We may request proof of identity, proof of residency and proof of name, including one document from List 1, and one document from List 2.

List 1 – proof of identity	List 2 – proof of residency
<ul style="list-style-type: none"> • Full valid UK/non-UK passport Current UK issued biometric residence permit • Current UK driving license - photocard or full provisional • Current Firearms Certificate or Shotgun License • Identity Card issued by the Electoral Office for Northern Ireland 	<ul style="list-style-type: none"> • Recent utility bill from a regulated utility company. Mobile phone bills cannot be accepted. Local Authority Council Tax demand letter or statement (valid for the current year) • Recent bank or building society statement issued by a UK bank or building society • Current full UK Driving License (old style) • Current UK Photocard Driving License (full or provisional - only valid for 10 years) • Recent credit/debit card statement issued by a regulated financial sector firm in the UK, EU, or comparable jurisdiction • Instrument of a court appointment, such as a liquidator, or Grant of Probate • Most recent evidence of entitlement to a state or local authority funded benefit (Including latest notification of Winter Fuel Payment), entitlement to a state pension

Other important information

Mortgage statements	Should mortgage payment history not be evident on our credit report, we will require the latest mortgage statement showing, full name or initials and surname; the Building Society/Bank/Lender logo; the applicants account number.
Solicitors	The applicant can use their own solicitor provided the following criteria can be met: <ul style="list-style-type: none"> • The firm can be found on the Law Society website • The firm has three or more Solicitors Regulation Authority (SRA) approved managers • Signed up to LMS panel www.lms.com
FCA register	We will carry out a FCA check, and the adviser must be evident.
Applicant details	Not completing the applicant's full name, address, date of birth and three years of address history can result in no matches on the credit check and trigger a requirement for your applicant to provide evidence of their identity or residency.
Capital raising	Please specify the reason for capital raising if you are remortgaging in the portal.

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Thank you for checking

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