Hinckley & Rugby
for Intermediaries

Document Submission Guide

Everything you need to know in one place.

New case enquiry	**01455 894 084 | development@hrbs.co.uk**
Case recently submitted	**01455 894 736 | brokerassist@hrbs.co.uk**
Case with the underwriting team	**01455 894 738 | lending@hrbs.co.uk**
Online portal	**broker.hrbs.co.uk** All documents are to be uploaded via the online portal.

Document Guide for Residential and BTL

Mandatory documents required for all applications

Bank statements	We now use Open Banking, therefore your customer will be sent a quick and easy link to complete, which will send us all the information we need from their bank. If your customer doesn't want to use this service, then we need the latest three consecutive months statements showing a running balance, their full name or initials and surname, the Building Society/Bank/Lender logo and the applicants account number. For an LTV of 80% or below we only require one months statement.
Mortgage application declaration	This needs to include the applicants wet signature
Direct debit mandate	This needs to include the applicants wet signature
Intermediary declaration	This is only required for paper applicants
Gifted Deposit/Equity Form (if applicable)	Fully completed **Gifted Deposit Template**.
Evidence of deposit (if applicable)	Latest full three months' personal bank statements showing a build up of funds. We will require the deposit to be in a UK bank account. If your customer is happy to use open banking, they can complete the open banking link and select the bank account or savings account that holds their deposit as evidence.
Application fees paid (if applicable)	A link will be sent from our Broker Assist team directly to the applicants to pay the fee via Globalpay if a fee is payable . Alternatively please call 01455 894736 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). If the application is 80% LTV or below we only require one months' payslip (four if paid weekly). Last two P60's if using bonuses/allowances/overtime/commission.
Self-employed applicants	Last two years' SA302s and Tax Year Overviews. If the application is above 80% LTV three years documentation will be required. Last two years' Trading Accounts (profit and loss sheets for Sole Traders).
Retired applicants	Latest three months' pension payslips (two if provided annually) or latest P60. If the application is 80% LTV or below we only require one months' payslip Latest plan summary for private pensions. Pension projections if retiring within the term of the mortgage.

Additional requirements for BTL applications only

Savings	Proof of savings to cover three months' mortgage payments, shown on either a personal or business bank statement.
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).

All information represents the minimum supporting documentation requirements. As we underwrite our mortgages on an individual basis, please note additional supporting documents may be required.

General Submission

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

- Full valid UK/non-UK passport *
- Current UK driving license - photocard or full provisional *
- Identity Card issued by the Electoral Office for Northern Ireland

Please note
*All photocopies of passports and driving licences provided for identification must be provided as colour copies.

List 2 - Proof of residency

- 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
- **Foreign Nationals** - Visa type evidenced in passport *, Immigration Sharecode screenprint

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:

- 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 with permisson 20 (Advising or arranging (bringing about) regulated mortgage contracts for a non-business purpose).

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.

Automated Valuation Models If your client is eligible, we will use an Automated Valuation Models (AVMs) for the property assessment. There is no cost associated with the AVM. If the AVM returns a lower value than expected, we are able to proceed with a full valuation instead, which may be an additional cost.

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Bridging mandatory documentation

This page specifically refers to the packaging requirements of regulated bridging cases.

A) Bridging

Exit strategy

Details of the proposed strategy for repaying the mortgage at the end of the term.

If the exit strategy is to refinance through a regulated mortgage and an agreement in principle is not yet available, an affordability assessment will need to be completed.

See Section B (below).

B) Bridging

Where an affordability assessment is required.

Employed - Permanent Role	• 1 month latest payslip • Latest year p60 if overtime, bonus, commission, or benefit income is supporting affordability (maximum 50% considered) • A maximum of 50% of a second income may be considered and must follow the same document criteria as above
Employed - Zero Hour Contract	• 3 years evidence- p60s plus 3 consecutive months payslips
Bank & Locum Work	• 1 year's evidence
Self Employed - Limited Company Directors and/or Shareholders	• 2 years SA302s & Tax Calculations • 2 years trading accounts
Self Employed - Sole Traders, Day Rate Contractors, CIS contractors	• 2 years SA302s & Tax Calculations • 2 years trading accounts/profit and loss statements or SA100s
Retired	• Latest p60 or 1 month latest payslip • Self-Invested Personal Pension- Latest statement • Pension projections if retiring during the term of the mortgage

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