

## Lending into Retirement Documentation Checklist

This checklist is available in large print. Call 01282 440583\* or send an email to [intermediaries@themarsden.co.uk](mailto:intermediaries@themarsden.co.uk) and we'll be happy to send you a copy.

Before submitting an application, please make sure you've included all the documentation on our checklist.

**Help us to process your case as quickly as we can by noting that;**

- We don't accept electronically signed documents
- The case can't go into the work queue until all documents are received
- We must receive 1 month's most recent bank statements (or 3 months' most recent bank statements for self-employed) for **ALL** active current accounts. It will delay the case if we can't see all income, bills and transfers between accounts.

Required as standard			
✓	Completed application form.		
✓	Signed Direct Debit Mandate (this <b>MUST</b> then be posted to us as we require the wet signature).		
✓	Signed Declaration (we don't accept electronic signatures).		
✓	Successful electronic ID verification, or one from each category below;		
	<table border="0"> <tr> <td style="vertical-align: top;"> <b>Person ID</b> <ul style="list-style-type: none"> <li>• Certified copy of passport</li> <li>• Certified copy of driving licence</li> </ul> </td> <td style="vertical-align: top;"> <b>Address ID</b> <ul style="list-style-type: none"> <li>• Bank statement</li> <li>• Utility bill</li> <li>• Council tax bill</li> </ul> </td> </tr> </table>	<b>Person ID</b> <ul style="list-style-type: none"> <li>• Certified copy of passport</li> <li>• Certified copy of driving licence</li> </ul>	<b>Address ID</b> <ul style="list-style-type: none"> <li>• Bank statement</li> <li>• Utility bill</li> <li>• Council tax bill</li> </ul>
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Income	
Employed income	
✓	3 months' most recent payslips.
✓	Most recent P60.
Self-employed income	
✓	3 months' most recent business bank statements.
✓	3 years' most recent trading accounts.
✓	3 years' most recent SA302s/tax calculations/tax computations/tax year overviews.
✓	Accountant's details on the application form.
If the applicant is a sole trader and accounts aren't available, please supply 3 years' tax returns (SA100s) with the above.	
Property or investment income	
✓	3 years' most recent SA302s.
✓	Annual investment statement or certificate for investments (dated within the last month).
If the applicant has a property portfolio, you must submit an AIP. We require details of the portfolio including property addresses, property values, mortgages outstanding and ownership details.	
Pension income (state, private and SIPP accepted)	
✓	Projected pension income (all pensions calculated to anticipated retirement date).
✓	Projected pension growth rate (medium).

## Bank statements



1 month's most recent bank statement, which confirms salary/pension/rents received (3 month's most recent and consecutive bank statements for self-employed). Please include credit card and loan statements if applicable.

Bank statements must be provided for **ALL** active current accounts for **ALL** applicants and must show the applicant's name, account number, sort code and bank logo.

## Evidence for additional borrowing requests

### Home improvements



Builders' quotes and estimates.



Planning permission documents if applicable.

### Gift to family member



Letter of confirmation from the person receiving the gift along with their ID.

### Purchase of investment or second home



Evidence of the property being purchased.

## Repayment vehicles

### Investments or endowments



Annual statement dated within the last month.

## Signed fact sheet



Signed Lending into Retirement fact sheet. A copy can be downloaded from our website.

## Buildings insurance schedule (remortgage cases only)



Copy of up to date buildings insurance schedule.

## Background buy to lets



Evidence of rent being paid in and mortgage being paid out (bank statements requested may cover this).