Lending into Retirement Documentation Checklist

This checklist is available in large print. Call 01282 440583* or send an email to 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, **INCLUDING** the account the Direct Debit will be paid from. It will delay the case if we can't see all income, bills and transfers between accounts.

When all documents are received, a link will be sent directly to the applicant asking them to complete a paperless Direct Debit mandate on our website.

Required as standard	
✓	Completed application form.
✓	Signed Declaration (we don't accept electronic signatures).
✓	Successful electronic ID verification, or one from each category below; **Person ID** • Certified copy of passport • Certified copy of driving licence **Address ID** • Bank statement • Utility bill • Council tax bill

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. Please note, quotes/estimates may be required subject to underwriter's discretion.
Purchase of investment or second home	
✓	No evidence of the property being purchased needed if no onward mortgage required. If onward mortgage is required, then mortgage offer is needed for onward purchase.

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.

Background buy to lets	
✓	Evidence of rent being paid in and mortgage being paid out (bank statements requested may cover this).

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*Calls will be recorded and may be monitored. FP195413-004