

Documentation Required - Standard Residential (v.0517)

For Submitting Mortgage Applications To Leeds Building Society

What you must do:

- Forward this fully completed form (noting 'not applicable' where the point is not relevant to the application) together with all the required documentation within 21 days of submission of the application.
- Pay the appropriate fees if these are not being added to the loan.

Important - Please Note:

- The application will not be passed to an underwriter for assessment until these requirements are satisfied.
- You must ensure that this information and evidence you supply is accurate and complete. If we are unable to carry out an assessment of affordability because you have chosen not to provide the information and evidence we have requested, we will not be able to provide the proposed mortgage.
- The application will be cancelled if all items are not received within these timescales.
- The valuation fee will only be refunded if the valuation has not been completed.
- The product fee and funds transfer fee will be refunded if they have been paid up front and the case does not complete.
- Telephone calls may be recorded for training purposes.
- We adhere to the Data Protection Act, which means we collect and hold information for as long is required by law. This information will be held securely and only for the intended purposes.

Certificate Of Supporting Documentation

All documents submitted must be certified by FCA Authorised Intermediaries or a Leeds Building Society employee. Please record in the far right hand column, the number of pages you are certifying as having seen and being true copies of the originals, for each document type accompanied with this cover sheet.

If you are submitting more than 1 application at the same time we can cross reference the documents to each case. Please provide the application numbers below. Please also ensure you complete and sign the declaration at the end of this form.

Customer Name(s):		Documents Enclosed (Please Tick)		Number Of Pages Certified
Account Number(s):		N/A	Yes	

<p>Signed Use Of Personal Information Form /Customer Declaration. http://www.leedsbuildingsociety.co.uk/intermediaries/forms/</p>	REQUIRED FOR ALL CASES		
<p>Last 3 Months Bank Statements:</p> <p>1) Must show bank institution, customers name and account number. 2) Statements must show 3 months transactions including the salary credit for employed customers, reflecting the pay slips provided. 3) Where the account is overdrawn, confirm the overdraft limit and provide explanation where overdraft limit has been exceeded.</p>		Period Covered	
<p>Income Verification:</p> <p>1) Employed - Last 3 monthly or 12 weekly payslips. 2) Private Pension – Latest monthly payslip or P60 or pension statement 3) State Pension / Pension Credits – DWP letter dated within last 12 months or last 3 monthly bank statements 4) Self Employed* - An accountants certificate or last 3 years full accounts or last 3 years SA302s <u>and</u> tax year overviews. All accountants must be qualified by a registered body acceptable to the Society. http://www.leedsbuildingsociety.co.uk/intermediaries/criteria-guide/ <i>*If Self Employed Please Confirm Number of Years Trading if <3 Years (must be at least 2 years)</i></p>		Years:	

Documents Enclosed (Please Tick)		Number Of Pages Certified
N/A	Yes	

<p>If Gifted Deposit</p> <p>1) The gift must be from a family member (spouse, parent, grandparent, sibling, child or grandchild) and not be repayable. 2) The individual gifting the deposit must reside in the UK. 3) Gifted Deposit form must be completed and attached. http://www.leedsbuildingsociety.co.uk/intermediaries/forms/</p>		Gifted Deposit Form	
<p>If Customer has married/changed name in last 3 years</p> <p>Marriage Certificate or Proof of Legal Name Change where any documentation you are providing is still held in a previous name.</p>		Name Change Proof	
<p>If Customer is a non – UK national</p> <p>1) A valid EU passport should be provided. 2) For Non-EU Nationals the applicant’s permanent right to reside must be evidenced and confirmed.</p>		Non UK National Proof	
<p>If Customer has existing BTL</p> <p>Fully completed and signed Existing Property Declaration Form http://www.leedsbuildingsociety.co.uk/intermediaries/forms/</p> <p>Advisory Note (HMOs) The underwriter will carry out plausibility checks on the rental received using external sources for comparison (if this is within 10% of the declared rent amount this will be acceptable). Typically an HMO will fail these checks and the underwriter will ask for further evidence of rental income such as proof of rental payments from bank statements or an AST so it would speed up processing to provide these now.</p>		Existing Property Declaration Form	
<p>If Lending Into Retirement</p> <p>1) Proof of Pension income (if less than 10 years from retirement and/or greater than 5 years extends beyond retirement) OR 2) Proof of Pension contributions, e.g. via payslips and signed Lending Into Retirement Declaration (if more than 10 years to retirement and less than 5 years extending beyond retirement) http://www.leedsbuildingsociety.co.uk/intermediaries/forms/</p>		Pension Income Or Contributions / Declaration	

Tick if N/A

<p>If Interest Only</p> <p>Please confirm repayment strategy:</p> <p>1) For SALE OF MORTGAGED PROPERTY</p> <p>If sale of property, maximum LTV = 60%</p> <p>We will undertake checks to establish the plausibility of this strategy, i.e. where the customer will live at the end of the mortgage term following the sale of the mortgaged property. Please confirm the customer's future residential intentions <u>following repayment of the Society's mortgage</u>, i.e. the purchase of a new residential property at the end of the mortgage term.</p>		Future Property Location	
		Future Purchase Price	£
		Type	House / Flat / Bungalow
		No. Bedrooms	
<p>2) For SALE OF OTHER PROPERTIES</p> <p>We will undertake checks to establish the equity in the other property (or properties) is sufficient to support this strategy. This may be through a valuation or desktop assessment. We will also check ownership of the property and will not be able to proceed where there are additional owners. Please provide the details of the other property/ies here.</p>		Provide details below	
<p>Property address (1):</p>		Valuation	£
		Outstanding Mortgage	£
		Type	House / Flat / Bungalow
		Style (i.e. Det / Semi etc)	
		No. Bedrooms	
<p>Property address (2):</p>		Valuation	£
		Outstanding Mortgage	£
		Type	House / Flat / Bungalow
		Style (i.e. Det / Semi etc)	
		No. Bedrooms	
<p>Property address (3):</p>		Valuation	£
		Outstanding Mortgage	£
		Type	House / Flat / Bungalow
		Style (i.e. Det / Semi etc)	
		No. Bedrooms	
<p>Property address (4):</p>		Valuation	£
		Outstanding Mortgage	£
		Type	House / Flat / Bungalow
		Style (i.e. Det / Semi etc)	
		No. Bedrooms	
<p>3) For OTHER REPAYMENT STRATEGIES</p> <p>Evidence to support other repayment strategies dated within last 12 months. Please state expected funds from each if more than one.</p>		Evidence	

Additional Information Required:

	N/A				
If Leasehold Property Please Confirm Leasehold costs		Service Charge Cost (pm):	£		
		Maintenance Cost (pm):	£		
		Ground Rent Cost (pm):	£		
If New Build Property		Proposed Completion Date			
For Remortgage Applications With Additional Borrowing Only Please confirm the reasons for additional borrowing		Repay Existing Mortgage:	£		
		Home Improvements:	£		
		Debt Consolidation:	£		
		Raising Funds To Gift To Third Party:	£		
		Buying Another House (also complete section below):	£		
		Buy To Let (Y/N)		Purchase Price	£
		Second Property (Y/N)		Purchase Price	£
		If BTL or second property please confirm property will be registered in same name(s) as this remortgage application (Y/N). If No please provide details of proposed registered owners: Note – we will require a copy of the Mortgage Offer for the new property purchase			
		Buying For Third Party (Y/N)		Purchase Price	£
		If Third Party please provide names of beneficiaries:			
	Other:	£			
	Provide Reason:				
Declaration: I confirm the above is true and accurate and certify that the documents included with this form are true copies of the originals which I have seen. I confirm that the customer is aware that the case cannot proceed unless the information and evidence provided is accurate and complete.	Name (Print):				
	Name (Signed):				
	Date:				
	Company Name: (or LBS Branch)				
	Contact Telephone:				
Email Address:					

Please submit a fully completed and scanned copy of this form along with the required documentation using secure email. Details of this service can be found at:

<http://www.leedsbuildingsociety.co.uk/intermediaries/contact/>

Identification:

We will carry out an electronic ID check and will only need to verify personal identification should this fail. We will advise you if you need to provide this additional information which must be submitted within our submission timescales.