



# Application Submission Guide

## For intermediary use only

This guide is designed to help our intermediaries understand the evidence and information CHL requires to support a mortgage application, so cases get to offer in the fastest possible time. Individual circumstances will determine the specific requirements, however the checklist for each application will be available in the case details on [the CHL Intermediary Portal](#). The underwriter may ask for additional information before making a final lending decision.

## Identity & Residency

### ID Certification Requirements

All documents can be certified by either a FCA regulated intermediary or a Solicitor, and must...

- Be Certified as 'original seen'.
- Contain the Printed name of the certifier.
- Be signed and dated by the certifier.
- State the Certifiers position within the Company.
- Include the Company name and address (or a company stamp).

### A note on photo ID documents...

For ID that contains a photo of the holder where the medium used to interact with the applicant(s) has been on a 'Face to Face' basis, both the front and back of the copy must also be certified as a 'True Likeness to the applicant'.

If CHL are unable to suitably verify an applicant's Identity or Residency via our own searches at least one certified copy of a document from **List A** and one from **List B** will be required:

### **A** ONE of the following...

- Unexpired signed Passport (and, for non-UK Nationals, valid proof of indefinite rights to remain).
- Current UK photo-card Driving Licence - full or provisional (The front AND back).
- State Identity, residence or permit card.
- Firearms Certificate or Shotgun Licence.
- Identity card issued by the Electoral Office for Northern Ireland.

### **B** PLUS ONE of the following...

- Current full UK Driving Licence (old-style provisional Driving Licences not acceptable).
- Recent evidence of entitlement to a state or local authority-funded benefit, tax credit, pension, educational or other grant.
- Latest council tax bill.
- Current bank/building society statement up to 3 months old (including savings, investment, credit/debit card & mortgage account)
- Mortgage statement issued by a regulated firm (not printed from the internet).
- Utility bill (up to 3 months old) – gas, water, electricity (not printed from the internet) – mobile phone bills not acceptable.
- Inland Revenue self-assessment or tax demand.

## Guidance for Submitting Proofs

### Here are some points to remember when submitting proofs to us so your case can be processed quickly:

- Scanned (or photo-scanned e.g. Adobe Scan) documents are acceptable
- All proofs must be clear and legible
- The details on the proofs must match the application
- No documents will be accepted where the information has been amended, is unclear or blocked out

Document Type	Documents Must...
Bank Statement	<ul style="list-style-type: none"> <li>• show the Building Society/Bank logo (or Branch stamp)</li> <li>• show the applicant's address, full name/initials and surname (no address required for online statements)</li> <li>• show the full account number and sort code</li> <li>• contain all pages</li> <li>• be full months for the period(s) requested</li> <li>• show a running balance</li> </ul>
Payslip	<ul style="list-style-type: none"> <li>• show the employer's name</li> <li>• show the applicant's address, full name/initials and surname (no address required for online payslips)</li> <li>• show the pay date or tax period</li> <li>• show the net and gross pay</li> </ul>
SA302 / Tax Year Overview	<ul style="list-style-type: none"> <li>• show the Unique Tax Reference number</li> <li>• show the tax year</li> <li>• show the customer's full name / Initials and Surname</li> <li>• show the income from all relevant income streams (<i>SA302 only</i>)</li> <li>• show the tax due and paid for the tax year (<i>Tax Year Overview only</i>)</li> </ul>

## Proof of Deposit Evidence

For all purchase applications, the source of the deposit must be evidenced by copies of the following documents:

Deposit Type	Documents Accepted
Savings	<ul style="list-style-type: none"> <li>• 3 months bank statements showing build-up of monies .</li> </ul>
Sale of property	<ul style="list-style-type: none"> <li>• Completion statement <u>plus</u>;</li> <li>• a bank statement showing cleared funds (if completed before Offer).</li> </ul>
Sale of Shares / Investments / Pension	<ul style="list-style-type: none"> <li>• Evidence of the investments or pension (e.g. statement) <u>plus</u>;</li> <li>• a bank statement showing cleared funds (if encashed before Offer).</li> </ul>
Remortgage or secured loan on another property	<ul style="list-style-type: none"> <li>• Decision in principle/mortgage offer to show sufficient funds are being raised to fund the required deposit, or;</li> <li>• a completion statement and copy bank statement showing cleared funds (if completed before Offer).</li> </ul>
Inheritance	<ul style="list-style-type: none"> <li>• Solicitors letter verifying details of inheritance <u>plus</u>;</li> <li>• a bank statement showing cleared funds (if completed before Offer).</li> </ul>
Family gift	<ul style="list-style-type: none"> <li>• Completed 'confirmation of gifted deposit' form, <u>plus</u>;</li> <li>• a bank statement showing cleared funds (if transferred before Offer).</li> </ul>
Dividend	<ul style="list-style-type: none"> <li>• Dividend certificate and;</li> <li>• a letter from the paying business confirming payment of the dividend.</li> </ul>
Directors Loan	<ul style="list-style-type: none"> <li>• Directors bank statements showing at least 3 months build-up of monies.</li> </ul>

## Proof of Income Evidence

Income Type	Documents Accepted as Proof of Income
All applicants/ guarantors	<ul style="list-style-type: none"> <li>• Latest personal bank statement <u>and</u>;</li> <li>• for Ltd Company applications, the latest Business Bank Statement.</li> </ul>
Employed	<ul style="list-style-type: none"> <li>• If payed monthly: latest payslip <u>or</u>;</li> <li>• if paid weekly: last four weeks consecutive payslips</li> </ul>
Zero-hour contracts	<ul style="list-style-type: none"> <li>• Latest 12 month proof of consistent income (recent P60, 12 months payslips or bank statements).</li> </ul>
Contractor	<ul style="list-style-type: none"> <li>• Current contract <u>plus</u>;</li> <li>• evidence of a previous contract.</li> </ul>
Self-employed (Sole Trader or Partnership)	<ul style="list-style-type: none"> <li>• SA302 <u>and</u>;</li> <li>• tax year overview (HMRC produced or online version) <u>or</u>;</li> <li>• accountants certificate.</li> </ul>
Self-employed (Ltd Co. 20%+ shares)	<ul style="list-style-type: none"> <li>• Latest years accounts <u>or</u>;</li> <li>• accountants certificate.</li> </ul>
Retirement/ Investment income	<ul style="list-style-type: none"> <li>• Latest annual statement <u>or</u>;</li> <li>• pension payslip <u>or</u>;</li> <li>• latest P60.</li> </ul>
Rental income	<ul style="list-style-type: none"> <li>• SA302 <u>and</u> ;</li> <li>• tax year overview (HMRC produced or online version) <u>or</u>;</li> <li>• accountants certificate.</li> </ul>

## Investment Property Portfolio evidence

The application form requires summary details of the applicants' other investment property. In addition we require the following:

Landlord Type	Documents Accepted
Professional Landlord	<ul style="list-style-type: none"> <li>• CHL Portfolio Schedule form (downloadable from our intermediary website)</li> </ul>

## Other Information

<b>Direct Debit Mandate (DDM)</b>	The DDM must be from a bank account in the applicant's name (for sole applicants), in the names of all applicants or in any applicant's name (for joint applicants) in the business bank account, and signed by any director or combination of director (for Limited Company).
<b>Mortgage Statements</b>	Where no mortgages are evident on the credit search CHL will ask for proof of a full 12 months payment history via the annual mortgage statements and/or bank statements.
<b>Solicitors</b>	<p><b>To be acceptable to CHL the Solicitors firm must:</b></p> <ul style="list-style-type: none"> <li>• have at least three SRA approved managers (previously known as partners);</li> <li>• hold the Conveyancing Quality (CQS) accreditation;</li> <li>• must be at least two partners at the Office completing the transaction;</li> <li>• have no current or historic disciplinary action(s); and</li> <li>• the firm must register with Lender Exchange.</li> </ul> <p>A firm can be appointed to act for both our applicant (the purchaser) and the vendor, however CHL will not accept cases where the same partner or fee earner is acting for the lender and the vendor, or where the firm where the Applicant or the Vendor is a connected party to that firm.</p>