

Mortgage Applications

- helping you to help us



Broker application checklist

We want to make sure that we provide outstanding customer service.

It is important that you provide us with the documentation that we need to assess your client's mortgage application. To help you to help us please complete and attach this checklist to the front of each application when Packaging.

It may be necessary for us to return applications without assessment if any of the documents required below are not supplied at the outset.

Given the International nature of our clients we recognise that various types of documentation can be supplied to satisfy our requirements. If you are unsure about the documentation we need please call us to discuss.

As part of our commitment to protect existing and potential new customers from the risks of fraud and to ensure we comply with our legal obligations under the relevant money laundering legislation, there is a requirement to verify the identity of applicants for ALL new accounts that are opened. If you are unsure of our customer identification requirements please call us.

Customer name

Bank contact

The documents needed to assess a mortgage application are:

| Completed mortgage application form | Tick to confirm enclosed |
|--|--------------------------|
| Application has been signed by all parties | |
| All sections of the application form have been fully completed | |
| 3 year address history supplied | |
| Fully completed Income and Expenditure statement | |
| Fully completed Asset and Liability statement | |
| Additional information supplied | |
| The Additional Information required for Portfolio landlords (owns more than 3 but less than 9 Buy to Let properties in the UK and has borrowing of less than £3.5million). | |

| Documents required to verify client income | Tick to confirm enclosed |
|---|--------------------------|
| 3 months consecutive payslips/last 3 years tax returns provided evidencing net income | |
| Employers letter confirming net income | |
| For self employed applicants : Last 3 years finalised accounts audited by a top 10 accountant | |
| Confirmation of allowances | |
| Confirmation of last 2 years bonuses | |

| Documents required to show credit worthiness | Tick to confirm enclosed |
|---|--------------------------|
| 3 months consecutive main transactional bank account statements showing receipt of income | |
| 3 months consecutive bank statements for any other transactional accounts | |
| A statement(s) evidencing deposit monies | |
| Evidence that existing mortgages have been well conducted | |
| Evidence of other savings/investments | |
| Evidence of receipt of rental income in respect of other investment properties | |

| Other Information/considerations | Tick to confirm enclosed |
|---|--------------------------|
| All documents, when not being provided in original form, have been independently certified in accordance with the Bank's certification requirements. Please contact us for further details of our requirements. | |
| If payslips do not match receipts shown on bank statements an explanation is provided | |
| Large transactions shown on bank account statements are explained | |
| Local rent/living costs are detailed and explained | |
| Regular transactions shown on bank account statements are explained | |
| Full addresses for all UK properties have been supplied | |
| All documents are provided in English | |

| Additional Comments/Notes |
|---------------------------|
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Security required.

Over 18s only.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Most buy to live and buy to let mortgages available from The Royal Bank of Scotland plc (Isle of Man Branch) are not covered by the majority of rules and regulations made under the UK Financial Services and Markets Act 2000. For these mortgages this means that the protection of those rules and regulations and of the UK Financial Services Compensation Scheme will not be available to borrowers. You will be made aware at the time of application whether these rules and regulations apply to your circumstances or not.