

A Guide to...

# Using the Portal Checklist

After your DIP has been accepted on the portal, you will immediately be able to access the portal 'checklist items' on the summary page of your case. This is a list of requirements we are requesting from you in order to proceed with the case.

Once you deal with these requirements or upload the documents requested onto the portal, our underwriters will assess these items. They will then mark these items as 'satisfied' if they meet the requirements, or attach a comment explaining why it is not satisfactory.

This document provides guidance for our most common checklist items. Please use this guide in conjunction with the 'Submission Requirements' document.

The information presented in this guide is intended for authorised brokers and intermediaries only.



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## Viewing the Checklist Items

When your DIP has been accepted, you will find that some of the checklist items are immediately available. These can be found on the summary page of the case:

### SUMMARY.

#### APPLICATION STATUS

- DIP in Progress
- DIP Accept
- DIP Illustration Produced
- FMA in Progress
- Valuation Instructed
- Valuation Received
- Data Validated
- Offer Generated
- COT Received
- Completion Authorised
- Completed

#### PROCEED OPTIONS

 [Copy DIP](#)




 [CONTACT US](#)

#### SUMMARY FOR CASE 100005639, BTL, REMORTGAGE

<b>Applicant name(s)</b>		<b>Property</b>
Applicant One##01		
<b>Loan amount</b>	<b>Term</b>	<b>Estimated valuation / purchase price</b>
£125,000	15 Years	£250,000
<b>Repayment Type</b>		
Interest Only		
<b>Product</b>		<b>LTV</b>
Individual Landlord BTL 75% Re-Mortgage Full Status Fixed Rate 2.69% until Jul 31, 2021		50%



#### CHECKLIST ITEMS (3 ITEMS)



-  Upload signed Declaration Form (ALL pages) [Upload](#)
-  Upload signed Direct Debit Mandate [Upload](#)
-  Income Verification - App 1 [Upload](#)

#### FEES AND FEATURES

Application Fee	£150.00
Completion Fee	£1,250.00
Funds Transfer Fee	£35.00
Mortgage Exit Administration fee	£150.00
Procuration Fee	£562.50
Standard Valuation Fee	£475.00

Features - None

#### DOCUMENTS (4 ITEMS)

-  [Application Form tov1.0.pdf](#)
-  [DirectDebitMandate\\_Mr\\_Applicant\\_One\\_01.pdf](#)
-  [ApplicantDIPAcceptLetter\\_Chris\\_Nash.pdf](#)
-  [100005639 - KFI Illustration.pdf](#)

#### SEND A MESSAGE

None

[Add new](#)

To view all of the checklist items, you must expand the section using the following buttons:



: Expands the box



: Shows or hides details within the box

You can view details of any 'Additional Requirements' that may appear by using the 'expand' button. Remember that further requirements may be added to the checklist as items are assessed, or removed once satisfied. You will receive an email from the underwriting team listing these, however it would be useful to check the portal regularly in case the email was missed.

You can upload documents by clicking on the 'Upload' button next to the relevant checklist item.

If you are unclear about any of these requirements, please do give us a call. Uploading the documents correctly the first time will take days off your application to offer time.

## Certifying Documents

All documents must be certified as being a true copy of the original and where there are multiple pages, each page must be certified.

Certification must contain the words 'original seen' and should be signed and dated by an authorised person. Copies must be clear and legible.

## Evidence of Deposit We require evidence to confirm the availability of the full deposit and its original source

Fleet are required to identify and be satisfied with the origin of funds.

	Origin of Funds - Acceptable Evidence
Savings	Copy of bank statements. We may request verification to support the source of those funds before they arrived in the bank account.
Sale of Property	Completion Statement.
Remortgage	Copy of the mortgage offer.
Sale of Shares	Contract Note copy.
Inheritance	Letter from Solicitor.
Gift from Immediate Family Member	Bank Statements from Gifto to show source of funds. ID from the Gifto. Written confirmation that this is a non-refundable gift and that the Gifto will have no financial interest in the property. Deposits from overseas sources are not accepted.

See section below 'If we ask for an explanation or confirmation of a decision...'

## Upload a Signed Declaration Form

We will require a signed Declaration Form. This can be found both within the Application Form and on our website under 'Literature'.

1. Print off an the Application Form or Declaration Form from the summary page of your case
2. Ask the applicant(s) to sign the last page
3. Scan all four pages of the signed Declaration Form
4. Upload all four pages as one document to the portal

## Income Verification

Please provide one of the following:	Last 3 Months Payslips	Most Recent P60	Latest SA302	Latest Signed Accounts	Latest Pension Statement
Employed	✓	✓			
Self-Employed			✓	✓	
Contractor	✓	✓			
Rental			✓	✓	
Pension					✓

If in doubt, please give us a call. Uploading the correct documents the first time will reduce the time taken to offer.

Please note that all Accounts must be signed and completed by members of the following accepted accountancy institutes: ACA/ FCA, CA, ACCA/FCCA, MAIA/FAIA, MAAT/FMAAT, AAPA/FAPA, ACMA/FCMA, ACIS/FCIS.

## Direct Debit Account Verification

Please provide us with a certified copy of a bank statement dated within the last 3 months, for the account the direct debit is to be drawn on.

## Conveyancer not on Panel

Applicants need to either choose conveyancers from our panel, found under in the intermediary literature section of our website, or ask their chosen conveyancers to contact Lender Exchange to be added to our panel (See Conveyancers Panel under the 'Literature' section of our website for more details). Please note that this could take at least 3 weeks. If your applicant is in a hurry, it would be most efficient to select a firm that is on our panel and has already worked with us before.

## Confirmation of ID

We will check the identity of the applicants electronically. However, if we are unable to verify this, we will ask you to upload a certified copy of the requested applicant(s) passports.

Copies of passports should be very clear, preferably in colour, and should show the full 'double page spread' of the passport. They must be certified as 'Original Seen and that the Photograph is a true likeness', as well as signed and dated by an authorised person.

If you are having trouble making the photo or text clearly visible with the lamination, you can upload a high resolution photo equivalent.

## Evidence of at least 2 years landlord experience for HMO products

We check for experience electronically but if we cannot verify this, we will request evidence. We can accept mortgage statements for at least 2 years of landlord property ownership. If your applicant's property is unencumbered, please provide the full address so that further searches can be obtained. Please also send us a message via the portal to explain this.

## If we ask for an explanation or confirmation of a decision...

Please use the 'Send a Message' function on the portal, rather than email. You will find this on the summary page of your case, in the bottom right box.