

# 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.

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### Customer name

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### Bank contact

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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

Mortgages are offered by The Royal Bank of Scotland International Limited trading as NatWest International. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Authorised and regulated by the Jersey Financial Services Commission.

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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.