

Lending into Retirement Documentation Checklist

This checklist is available in large print. Call 01282 440583* or send an email to intermediaries@themarsden.co.uk and we'll be happy to send you a copy.

Before submitting an application, please make sure you've included all the documentation on our checklist.

Help us to process your case as quickly as we can by noting that;

- We don't accept electronically signed documents
- The case can't go into the work queue until all documents are received
- We must receive 3 months' most recent bank statements for **ALL** active current accounts. It will delay the case if we can't see all income, bills and transfers between accounts.

Required as standard			
✓	Completed application form.		
✓	Signed Direct Debit Mandate (this MUST then be posted to us as we require the wet signature).		
✓	Signed Declaration (we don't accept electronic signatures).		
✓	Successful electronic ID verification, or one from each category below;		
	<table border="0"> <tr> <td style="vertical-align: top;"> Person ID <ul style="list-style-type: none"> • Certified copy of passport • Certified copy of driving licence </td> <td style="vertical-align: top;"> Address ID <ul style="list-style-type: none"> • Bank statement • Utility bill • Council tax bill </td> </tr> </table>	Person ID <ul style="list-style-type: none"> • Certified copy of passport • Certified copy of driving licence 	Address ID <ul style="list-style-type: none"> • Bank statement • Utility bill • Council tax bill
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Income	
Employed income	
✓	3 months' most recent payslips.
✓	Most recent P60.
Self-employed income	
✓	3 months' most recent business bank statements.
✓	3 years' most recent trading accounts.
✓	3 years' most recent SA302s/tax calculations/tax computations/tax year overviews.
✓	Accountant's details on the application form.
If the applicant is a sole trader and accounts aren't available, please supply 3 years' tax returns (SA100s) with the above.	
Property or investment income	
✓	3 years' most recent SA302s.
✓	Annual investment statement or certificate for investments (dated within the last month).
If the applicant has a property portfolio, you must submit an AIP. We require details of the portfolio including property addresses, property values, mortgages outstanding and ownership details.	
Pension income (state, private and SIPP accepted)	
✓	Projected pension income (all pensions calculated to anticipated retirement date).
✓	Projected pension growth rate (medium).

Bank statements

- ✓ 3 months' most recent and consecutive bank statements.
- ✓ Bank statements must be provided for **ALL** active current accounts for **ALL** applicants and must show the applicant's name, account number, sort code and bank logo.

Evidence for additional borrowing requests

Home improvements

- ✓ Builders' quotes and estimates.
- ✓ Planning permission documents if applicable.

Gift to family member

- ✓ Letter of confirmation from the person receiving the gift along with their ID.

Purchase of investment or second home

- ✓ Evidence of the property being purchased.

Repayment vehicles

Investments or endowments

- ✓ Annual statement dated within the last month.

Signed fact sheet

- ✓ Signed Lending into Retirement fact sheet. A copy can be downloaded from our website.

Buildings insurance schedule (remortgage cases only)

- ✓ Copy of up to date buildings insurance schedule.

Background buy to lets

- ✓ Evidence of rent being paid in and mortgage being paid out (bank statements requested may cover this).