

ICR FULL ASSESS.

**A: APPLICATION BASE**

- Application Form
- Colour Copy of Passport (if Expat borrower British passport is also required) AND an additional form of photo ID, front & back
- Latest Loan Statement for all current Mortgages and personal loans within the UK (if not showing in comprehensive credit reports)
- Home Country Credit Report (if Expat, UK Credit Report and residence country Credit Report)
- Exit strategy letter (if applicants are aged 55 or older)
- MoloAAA ANNEXURE 4 Personal Allowance Declaration for Chinese residents (where relevant)
- Valid VISA to evidence right to reside/work in country of residence (where applicable)
- MoloAAA ANNEXURE 5 CBTL Declaration (if property was owner occupied or applicants do not have any other mortgages globally)

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**B: PORTFOLIO LANDLORD**

Completed Annexure Excel Spreadsheets

- MoloAAA ANNEXURE 1 Portfolio Landlords
- MoloAAA ANNEXURE 2 Cash Flow, Assets & Liabilities

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**C: LOAN PURPOSE**

Purchase

- Purchase Contract or Reservation Form with full property address
- Receipt of deposit paid showing date of payment
- UK Finance Disclosure Form (or CML)
- Rental Return Estimate
- EWS1 (if <2 years old)
- Assignment agreement (if applicable)

Remortgage

- Full property address details
- Last 12 month loan statements of loan to be remortgaged
- Latest Rental statement or copy of AST Rent agreement (with a tenancy of 6 –36 months)

Funds to complete (if applicable)

- Refer to “Source of Funds Broker Guide” for guidance of documentation evidence

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**D: INCOME DOCUMENTATION**

Employed

- Letter of employment, signed by employer, detailing job title, length of service, salary, completion of probationary period and if full time, part time or casual.
- 2 months of payslips or 3 months of payslips if variable net (with the latest being less than 4 weeks old)
- Last 3 months of bank statements showing salary credits and transactions
- 2 years history / evidence of earnings if applicable/ necessary ...
  - ~ Bonuses (Payslips & Bank Statements)
  - ~ Dividends (Tax Returns & Bank Statements)
  - ~ Contract or variable monthly income (2 years Taxation Documents)

Self Employed

- Tax Returns & Assessment Notices for the past two years for both individuals and business entities
- Balance sheet and profit & loss statements
- 6 Months of Business Bank Account Statements
- 6 Months of Personal Bank Account Statements