

ICR FULL ASSESS. **A: APPLICATION BASE**

- Application Form
- Colour Copy of Identification (*ID must include passport, if Expat borrower British passport is also required*), and copies of supporting documents as per page 6 of application form
- 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)

ICR FULL ASSESS. **B: PORTFOLIO LANDLORD**

**Completed Annexure Excel Spreadsheets**

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

ICR FULL ASSESS. **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

ICR FULL ASSESS. **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