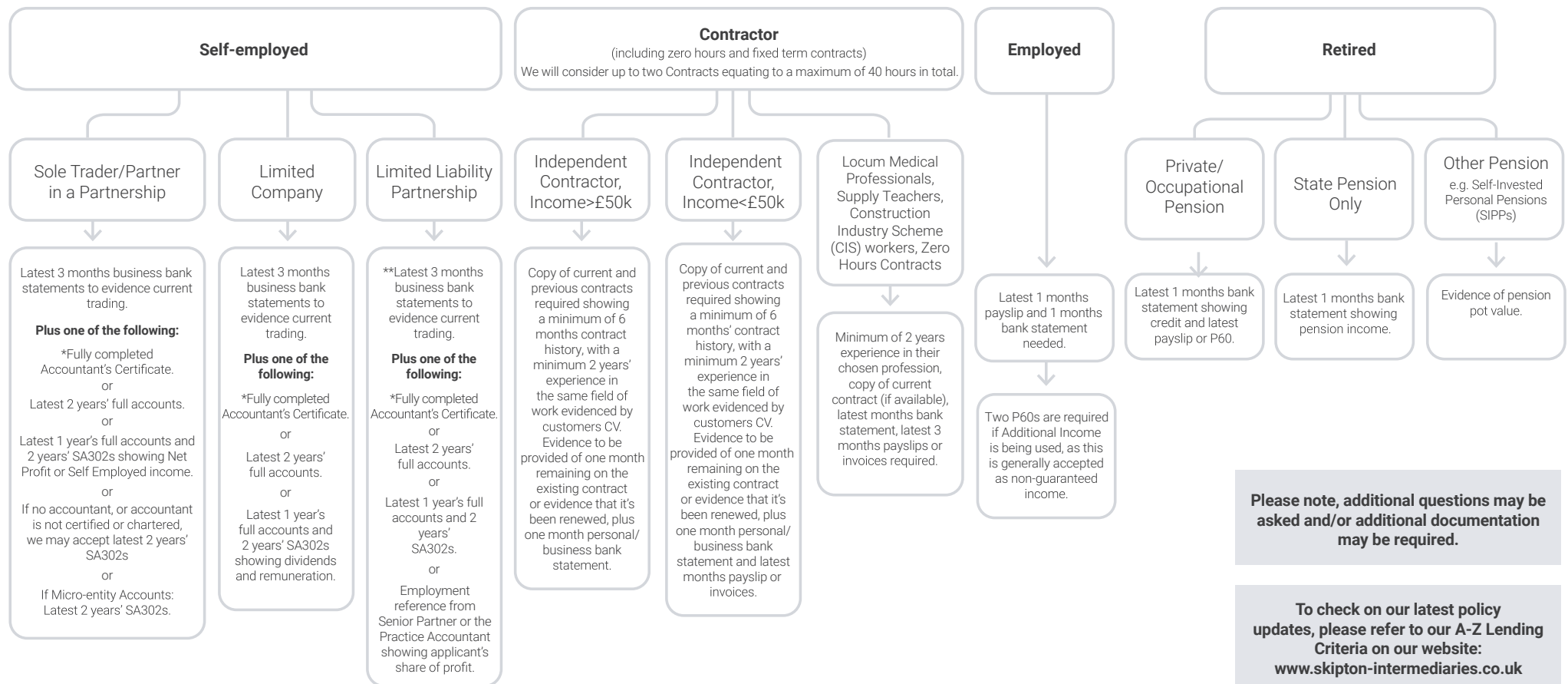


Minimum Submission Guide

Income Verification Documents – Is the applicant:

This guide explains what supporting documents we may need when you submit a mortgage application to us. To see what documents we require for your specific case please check the 'Outstanding Items' list shown on our eMortgage system once you have submitted your application.



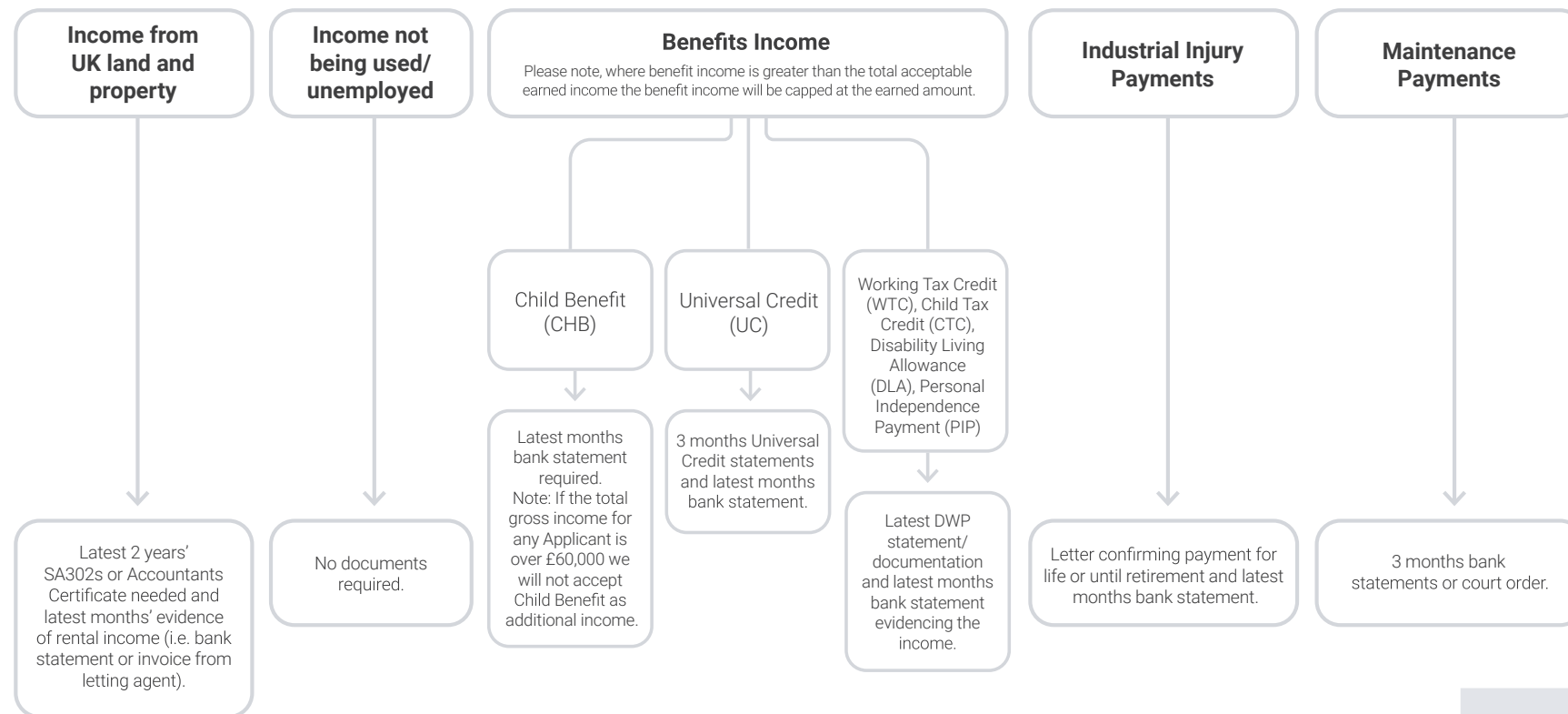
*Accountant's certificates are preferred where an Accountant is present.

**Please note, for Limited Liability Partnerships, if 3 months business bank statements are not available, (e.g. the other partners are unwilling to release these), then we will accept 3 months personal bank statements evidencing income from the LLP.

For Intermediary Use Only

Minimum Submission Guide

Income Verification Documents – Does the applicant have:

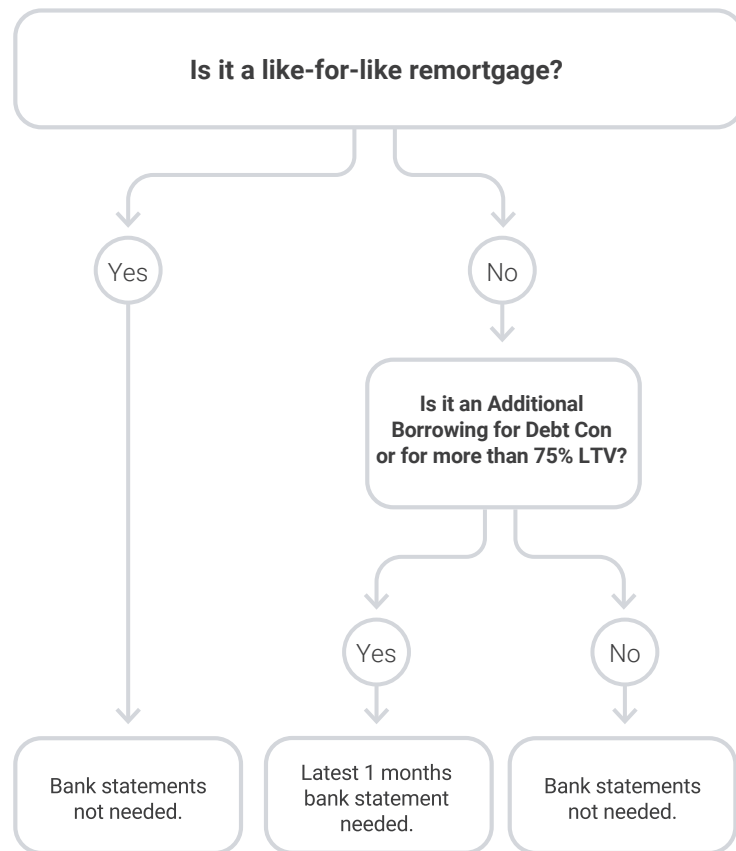


Please note, additional questions may be asked and/or additional documentation may be required.

For Intermediary Use Only

Minimum Submission Guide

Are bank statements needed?



Please note, additional questions may be asked and/or additional documentation may be required.

For Intermediary Use Only