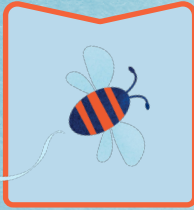


START

Your ?ÈäÖÏôî Ò® April Mortgages



Decision in Principle

Log into the Broker Portal and complete a DIP. If successful you'll receive a DIP certificate to give to your client. If the DIP fails, an underwriter will contact you shortly after the manual underwrite.

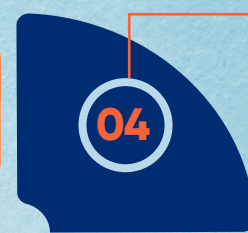
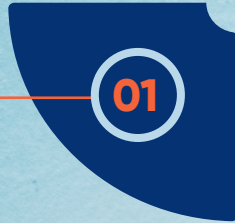
Mortgage Application

Promote the DIP to a full mortgage application and receive a small list of document requirements unique to your clients circumstances.



Adviser

Pop the kettle on and have a cuppa with your client to discuss their most suitable options.



Upload Case Requirements

Upload these requirements and secure the rate to enable our Underwriting Team to review and progress the application forward.

COT

Solicitors will submit the COT giving us a minimum of 5 days notice to complete.



Underwriting and valuation

The Underwriting Team will review and where possible instruct an AVM with a view to issuing an immediate offer and instruction of solicitors (if an AVM is not suitable a valuation will be instructed).

Mortgage offer

Log back into the Broker Portal where your clients mortgage offer awaits.



Completion

Funds will be forwarded to the acting solicitor on the day of settlement to enable completion to go ahead.

Welcome to April!

Your client's April mortgage becomes active they will receive their log-in details to their own customer portal.

Proc Fee Payment

We will forward your proc fees to the payment route typically within 14 days of completion.

FINISH



Notes

These documents are required on all applications:

DOCUMENTS REQUIRED FOR ALL APPLICATIONS - PROOF OF INCOME

PAYE	Pension (excluding state pension)	Self employed sole trader	Self employed company director	Contractors
<p>last 2 months / 6 weeks payslips and 3 months bank statements showing salary credits</p>	<p>last 2 months / 6 weeks payslips or latest P60 or latest annual pension statement or letter form pension provider or last Sa302 & Tax Year Overviews and 3 months bank statements showing salary credits</p>	<p>last 2 years Sa302 & Tax Year Overviews or accountants certificate* or last 2 years accounts completed by a suitably qualified accountant and 3 months bank statements showing income being received</p>	<p>last 2 years Sa302 & Tax Year Overviews or accountants certificate* or 2 years finalised accounts and 3 months bank statements showing income being received</p>	<p>copy of current contract(s) and 3 months bank statements showing salary credits plus last 2 months / 6 weeks payslips if received via fixed term PAYE or zero hours plus if the contract is for less than 12 months but more than 6 months remaining - evidence of at least 24 months of being in the same field/role type or If the contract is for less than 12 months and with less than 6 months remaining: - evidence of at least 24 months of being in the same field/role type required and confirmation of new / renewed contract required</p>

Notes

These documents may be required depending on your client's circumstances. Please only submit if we request:

IDENTIFICATION AND INDEFINITE RIGHTS TO RESIDE IN THE UK (required for all applications)

Identification	Proof of address
passport or photo card full driving licence proof of indefinite right to reside or full settled status to reside in the in the UK: passport with visa or proof of full settled status to reside from Home Office web-site or letter from Home Office confirming status	bank statement dated within the last 3 months or utility bill dated within the last 3 months or current council tax bill dated within the last 12 months or government issued letter dated within the last 12 months

DOCUMENTS REQUIRED FOR ALL PURCHASE APPLICATIONS

Proof of deposit	Gifted deposit
memorandum of sale if the property being sold is not the current residential or savings – bank statements (including an explanation for any lump sum deposits) or inheritance – letter from executor or acting solicitor confirming amount to be received	deed of gifted deposit form* and evidence of funds being available (if not gifting equity)

COURT ORDERED INCOME

copy of court order or CSA agreement or letter from solicitor

REMORTGAGE WITH CAPITAL RAISING FOR HOME IMPROVEMENTS OVER £25,000

breakdown of funds document*

PROOF OF MORTGAGE PAYMENTS / SECURED LOANS – IF NOT SHOWING ON THE CREDIT SEARCH

mortgage statements covering 36 months or applicants own credit search showing history
--

BACKGROUND PROPERTIES EITHER BTL OR SECOND HOMES

property portfolio form* and evidence of rental income to cover mortgage and property outgoings

ANNUAL OR 6 MONTHLY PAYE BONUS OR COMMISSION

latest P60 or payslip(s) showing receipt of bonus / commission
--

BENEFIT INCOME (EXCLUDING CHILD BENEFIT) – MUST BE GUARANTEED FOR THE TERM OF THE MORTGAGE

DWP letter dated within the last 12 months or 12 months screen shots of universal credit confirmation

EMPLOYED BY A FAMILY MEMBER /PARTNER OVER 12 MONTHS

employer's reference* from independent accountant or HMRC employment history document.
--

CHANGE IN CIRCUMSTANCES: MATERNITY, PATERNITY OR ADOPTION LEAVE

both customer and employer maternity/paternity/ adoption leave letter*
--

REMORTGAGE OF A PROPERTY WITHIN 6 MONTHS OF OWNERSHIP

proof of funds for the initial purchase if unencumbered and copy of solicitor's completion letter or proof of funds for the initial deposit and copy of bridging finance agreement / non-standard mortgage offer and copy of solicitor's completion letter
--

FUTURE PENSION INCOME REQUIRED

if within 10 years of 70th birthday:	if more than 10 years from 70th birthday:
latest statement on pension fund balance or latest estimate of pension income if final salary and lending into retirement declaration*	evidence of contribution into a pension either from payslip(s) or bank statements and lending into retirement declaration*

*our forms can be downloaded at [AprilMortgages.co.uk/Broker/Documents](https://www.aprilmortgages.co.uk/Broker/Documents) or call us on 0333 456 0333 to have a chat.