



**SKIPTON
INTERNATIONAL**

UK Buy to Let Application Pack (England, Scotland & Wales)

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GREAT BRITAIN, GY1 6DS
(If sending via courier, please remove the PO Box number as this is our office address)

TEL: **+44 (0)1481 734000** www.skiptoninternational.com

To help maintain service and quality, some telephone calls may be recorded and monitored
Registered in Guernsey: 30112.

UK Buy to Let Mortgage Application Checklist

If applicants are non-UK resident please note that documentation requirements may possibly be more extensive than for UK resident mortgage applications with other banks. Therefore please read these guidelines carefully. We regret we will be unable to proceed with an Application until the form, supporting documents and application fee has been received. Incomplete applications will be returned to the sender.

Please complete this checklist and submit with your mortgage application. See pages 3 & 4 for full details. All non- English documentation must be translated by a reputable translation company.

Please Tick

<p>Application fee The application fee is payable at the point of submission of the application and can be paid by either Cheque or bank transfer – please see the UK Buy to Let Application fee sheet for full details of the fee. <u>Please note we are unable to proceed with an application until this fee is received, as this covers legal and valuation costs where applicable.</u> https://www.skiptoninternational.com/sites/default/files/uploaded/forms/ExpatAppFee.pdf</p>	
<p>UK Buy to Let Mortgage Application Form The original copy of the form fully completed and signed by all applicants (wet signatures required).</p>	
<p>Direct Debit Mandate Page 23 of the application form, requires full bank details and signature of account holder(s) (wet signatures required). If you are not using a “Major UK Bank” or an easily recognisable Bank or Building Society, you will need to provide us with email confirmation from the Bank in question, that they do allow Direct Debits to be claimed from the account.</p>	
<p>Identification Verification Copy of current passport certified to be a true copy of the original document and photograph a reasonable likeness of the holder (wet signatures required). Pages 24 & 25 Please ensure that the signature page of the passport is also provided.</p>	
<p>Address Verification Certified copy of an appropriate document dated within the last 3 months (wet signatures required).</p>	
<p>Income Confirmation (all documents to be provided in English)</p> <ul style="list-style-type: none"> • Employer’s letter confirming remuneration and basic terms of contract with each application. • Purchase If one or more applicant(s) is a British Citizen: 2 months salary slips If the applicants are not British Citizens: 3 months salary slips • Re-mortgage or further advance If one or more applicant(s) is a British Citizen: 1 months salary slips If the applicants are not British Citizens: 3 months salary slips 	
<p>Bank Statements (all documents to be provided in English)</p> <ul style="list-style-type: none"> • Purchase If one or more applicant(s) is a British Citizen: 2 months bank statements If the applicants are not British Citizens: 3 months bank statements <p>Please note;</p> <ul style="list-style-type: none"> • We only require the Bank Statements where your salary is paid into and your mortgage(s) (if applicable) are paid from. • If self-employed, please supply one full month Bank Statement from your main account, showing your salary (if applicable) and your mortgage payments (if applicable). <p>Re-mortgage or further advance If one or more applicant(s) is a British Citizen: 1 month bank statements If the applicants are not British Citizens: 3 months bank statements</p> <p>Please note;</p> <ul style="list-style-type: none"> • We only require the Bank Statements where your salary is paid into and your mortgage(s) (if applicable) are paid from. • If self-employed, please supply one full month Bank Statement for your main account, showing your salary (if applicable) and your mortgage payments (if applicable). 	
<p>Mortgage Statements Statements covering last 12 months for any mortgages held by the applicants.</p>	
<p>Proof of source of Deposit (purchase) Evidence/supporting documents as detailed on page 15</p>	
<p>Gift Confirmation (if applicable) Gift letter signed by donor and supporting documentation.</p>	

Skipton International Limited is committed to processing a mortgage application in the shortest possible time. In order to achieve this and prevent delays, receipt of a fully completed application form and supporting documentation is essential.

Name of broker and company if applicable	
Contact number	
E-mail address	
Date	

Supporting Documentation Checklist

For each applicant please ensure that you provide the following supporting documentation with your application. Failure to provide full and complete supporting documentation will naturally delay your application.

Original Application Form and Direct Debit Mandate (must be signed in accordance with passport and wet signatures provided):

1. Photo Identification

- Certified copy of your passport (Our Identification verification form, seen on page 21 & 22, should be used by the certifier).
- Please ensure that the signature page of the passport is also provided.

Copies must be certified by a professional person and wet signatures required. For a list of Acceptable Certifiers please visit <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/VerificationIdentityHelpUK.pdf>

2. Address Verification

Please provide one of the following as proof of your current address (not required for previous addresses);

- Original Letter from employer – this must confirm your current residential address and any correspondence address (including PO Box number)
- Original / certified copy of a Utility bill – no longer than 3 months old (excluding mobile phone bill or car insurance)
- Original / certified copy of a Bank Statement – no longer than 3 months old

If you wish to use a correspondence address (that is not your residential address) you will need to supply the following:-

- Certified copy of resident's passport(s). (Our Identification verification form, seen on page 21 & 22, should be used by the certifier).
- Original / certified copy of a Utility bill of the occupier– no longer than 3 months old (excluding mobile phone bill or car insurance)

Copies must be certified by a professional person and wet signatures provided. For a list of Acceptable Certifiers please visit <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/VerificationIdentityHelpUK.pdf>

3. Employed Income Confirmation

Please provide the following documents in **English**. We can also accept certified translated documents from an easily identifiable, fully qualified translator.

- Letter from employer confirming income, position and term of employment / or pension contract.

For a Purchase

- If one or more applicant is a British Citizen: 2 months salary slips
- If the applicants are not British Citizens: 3 months salary slips

For a Re-mortgage

- If one or more applicant is a British Citizen: 1 months salary slips
- If the applicants are not British Citizens: 3 months salary slips

4. Self Employed Income Confirmation (if applicable)

If self-employed you must have been trading for a minimum of 3 years, please supply a fully completed accountant certificate (which can be found via the following link). Self-employed applicants can appoint a local fully qualified accountant working in an accountancy firm with a minimum of two partners. The firm and accountant must be:

- Clearly identifiable
- Suitably qualified (local equivalent of ACA, FCA, ACCA, FCCA, IPFA or ICAS)

<https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Accountants%20Certificate%20UK.xlsx>

Alternatively, self employed applicants can provide the last years final income tax assessment (where written in English).

5. Bank Statements

Please provide the following documents in English. We can also accept certified translated documents from an easily identifiable, fully qualified translator.

The statement must also be clearly identifiable, detailing account holder's name(s), account number, narrative, debits, credits and running balances.

For a Purchase

- If one or more applicant is a British Citizen: 2 months bank statements
- If the applicants are not British Citizens: 3 months bank statements

Please note;

- We only require the Bank Statements where your salary is paid into and your mortgage(s) (if applicable) are paid from.
- If self-employed, please supply one full month Bank Statement for your main account, showing your salary (if applicable) and your mortgage payments (if applicable).

Skipton International reserves the right to ask for additional supporting documents, if required, to assist with the underwriting of your application.

For a Re-mortgage

- If one or more applicant is a British Citizen: 1 month bank statements
- If the applicants are not British Citizens: 3 months bank statements

Please Note;

- We only require the Bank Statements where your salary is paid into and your mortgage(s) (if applicable) are paid from.
- If self-employed, please supply one full month Bank Statement for your main account, showing your salary (if applicable) and your mortgage payments (if applicable).

Skipton International reserves the right to ask for additional supporting documents, if required, to assist with the underwriting of your application.

If you have reversals, returned items or debit balances in excess of any overdraft limit, you should contact us prior to submitting your application.

6. Mortgage statements

Please provide the latest 12 months mortgage statements for all mortgages held. Statements must detail account holder's name(s), account number, narrative, debits, credits and running balances. Any reversals and returned items should be fully explained with supporting documentation.

7. Source of Deposit Funding

For all purchases you **must** provide supporting documentation: a list of acceptable documentary evidence is noted on page 14.

8. Gift received (where the deposit or other costs are being donated by a third party)

Where the deposit or transaction costs are being donated by a third party, please complete the Gift Letter seen on pages 23 & 24. Please also provide supporting documentation which details the source of funds. An amendable version is available on our website www.skiptoninternational.com/forms-download

9. Tenancy Agreements

England and Wales

Please supply the latest copy of the Assured Short Hold Tenancy Agreement for 'The Property' if the application relates to a remortgage, equity release, further advance and re-vesting of names. Please see our 'Property Letting Requirements' at <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements.pdf>

Scotland

If the application relates to a remortgage, equity release, further advance or re-vesting of names, please see our Property Letting Requirements at <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements-Scotland.pdf>

Please supply the latest assured shorthold tenancy (if before 1 December 2017) or a private tenancy (from 1 December 2017) in Scotland for a minimum term of 6 months, maximum term 1 year.

10. Energy Performance Certificate (England and Wales)

From the 1st April 2018, all Landlords will have to ensure rental properties meet a minimum Energy Performance Rating of E in order to be able to create a tenancy (unless except under the current regulations). Properties that are graded F or G are classed as substandard under the legislation and cannot be let. As such, Skipton International will only be able to provide mortgages against rental properties with an energy performance rating of A to E inclusive.

Skipton International will require applicants to supply a copy of a current Energy Performance Certificate relating to the security property. Skipton International reserves the right to request provision of Energy Performance Certificates at any point during the life of your mortgage.

To check if your property meets the required standards, simply click on the following link, enter the postcode and download the Energy Performance Certificate in PDF format.

<https://find-energy-certificate.digital.communities.gov.uk/find-a-certificate/search-by-postcode>

For further information and guidance, please visit the UK Government web site;

<https://www.gov.uk/government/publications/the-non-domestic-private-rented-property-minimum-standard-landlord-guidance>

11. Energy Performance Certificate (Scotland)

Skipton International will require all landlords of Scottish rental properties to have a minimum Energy Performance Rating of D.

Skipton International will require applicants to supply a copy of a current Energy Performance Certificate relating to the security property. Skipton International reserves the right to request provision of Energy Performance Certificates at any point during the life of your mortgage.

To check if your property meets the required standards, simply click on the following link, enter the postcode and download the Energy Performance Certificate in PDF format. <https://www.scottishepcregister.org.uk/> . For further information and guidance,

please visit the UK Government web site; <https://www.gov.scot/publications/energy-performance-certificates-introduction/>

12. Ground rent criteria

Skipton International is happy to accept applications for properties with ground rent that falls within all the below criteria – if your property falls outside of this, please ring our sales team to discuss prior to submitting an application.

1. Ground Rent <= 0.1% of value, up to £1,000 in London or up to £250 outside of London
2. Review to RPI on a 10 yearly basis

For House Purchases you must instruct solicitors to act on your behalf but the cost of standard conveyancing is included in your application fee. Skipton uses [Conveyancing Direct](#) for properties in England and Wales and [Walker Laird Solicitors](#) for properties in Scotland. You are, of course, at liberty to instruct your own solicitor but there will not be a reduction in the application fee if you choose not to use our solicitors.

Introduction

Please complete all sections of the form using Block capitals and Black ink. Please note failure to complete all sections may result in your application being delayed.

If existing Skipton International customer, please provide account number

First Applicant

Title

Surname

Forenames

Date of birth / /

Town of birth

Country of birth

Nationality

Country of residence

Marital Status Single / Married / Living with partner / Separated / Divorced / Civil Partnership / Widow / Widower

Employment Status Employed Full time / Part time / Retired / Self Employed / Student / Other

Current Residential Status Owner / Tenant / Living with others / Living with parents

Second Applicant

Title

Surname

Forenames

Date of birth / /

Town of birth

Country of birth

Nationality

Country of residence

Marital Status Single / Married / Living with partner / Separated / Divorced / Civil Partnership / Widow / Widower

Employment Status Employed Full time / Part time / Retired / Self Employed / Student / Other

Current Residential Status Owner / Tenant / Living with others / Living with parents

Will you or any member of your family occupy the property? If yes, please provide details.

Yes / No

Will you or any member of your family occupy the property? If yes, please provide details.

Yes / No

Please note, the following cannot live in the security property; Applicant.

Expected Retirement Age Years old

Maiden / Previous Name

No of Dependents and their ages

Expected Retirement Age Years old

Maiden / Previous Name

No of Dependents and their ages

Have you ever been declined a mortgage by another lender? Yes / No

Have you ever been declined a mortgage by another lender? Yes / No

Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending? Yes / No

Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending? Yes / No

Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement? Yes / No

Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement? Yes / No

Have you had a court order/decree made against you for debt or is there any such action pending? Yes / No

Have you had a court order/decree made against you for debt or is there any such action pending? Yes / No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears? Yes / No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears? Yes / No

Correspondence address (including PO Box Number, if applicable)

Correspondence address (including PO Box Number, if applicable)

Postcode

Postcode

Residential address

Residential address

Postcode

Postcode

Valid from date

Valid from date

Time at address Years Months

Time at address Years Months

Please provide your last 5 years consecutive address history, please use a separate page if necessary.

Please provide your last UK address history including postcode.

Please provide your last UK address history including postcode.

Prior UK address (Must be completed)

Prior UK address (Must be completed)

Postcode	<input type="text"/>
Time at address	<input type="text"/> Years <input type="text"/> Months
Home telephone (plus country code)	+ 00 <input type="text"/>
Work telephone (plus country code)	+ 00 <input type="text"/>
Mobile telephone (plus country code)	+ 00 <input type="text"/>
Preferred method of contact	Home phone / Work phone / Mobile phone
E-mail address (Personal email preferred)	<input type="text"/>
Secondary Email	<input type="text"/>

Postcode	<input type="text"/>
Time at address	<input type="text"/> Years <input type="text"/> Months
Home telephone (plus country code)	+ 00 <input type="text"/>
Work telephone (plus country code)	+ 00 <input type="text"/>
Mobile telephone (plus country code)	+ 00 <input type="text"/>
Preferred method of contact	Home phone / Work phone / Mobile phone
E-mail address (Personal email preferred)	<input type="text"/>
Secondary Email	<input type="text"/>

Income and Expenditure

First Applicant

Second Applicant

A full income and expenditure assessment will be carried out to calculate free disposable income and to ensure that the loan is affordable, now and in the future. Please ensure as much detail as possible is accurately provided as this will help eliminate queries at the

Monthly Expenditure

Rent / mortgage	£ <input type="text"/>	per month
House Insurance	£ <input type="text"/>	per month
Pension/Savings	£ <input type="text"/>	per month
School Fees	£ <input type="text"/>	per month
Childcare Fees	£ <input type="text"/>	per month
Maintenance	£ <input type="text"/>	per month

Monthly Expenditure (if not included for 1st applicant)

Rent / mortgage	£ <input type="text"/>	per month
House Insurance	£ <input type="text"/>	per month
Pension/Savings	£ <input type="text"/>	per month
School Fees	£ <input type="text"/>	per month
Childcare Fees	£ <input type="text"/>	per month
Maintenance	£ <input type="text"/>	per month

Annual Income

Gross basic salary or gross pension income (excluding overtime and bonus)	£ <input type="text"/>	per year
Regular Bonus	£ <input type="text"/>	per year
Regular Overtime	£ <input type="text"/>	per year
Mortgage/Rent Subsidy	£ <input type="text"/>	per year
Car/Pension Allowance	£ <input type="text"/>	per year

Annual Income

Gross basic salary or gross pension income (excluding overtime and bonus)	£ <input type="text"/>	per year
Regular Bonus	£ <input type="text"/>	per year
Regular Overtime	£ <input type="text"/>	per year
Mortgage/Rent Subsidy	£ <input type="text"/>	per year
Car/Pension Allowance	£ <input type="text"/>	per year

Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments? Yes / No

Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments? Yes / No

Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments? Yes / No

Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments? Yes / No

Occupation	<input type="text"/>
Employer Name / Name of Pension Provider	<input type="text"/>

Occupation	<input type="text"/>
Employer Name / Name of Pension Provider	<input type="text"/>

Employers address

Postcode

Employer's telephone

Time at employer Years Months

Time in role Years Months

Time in continuous employment Years Months

Is your current employment permanent? Yes / No

If no, provide details

Employers address

Postcode

Employer's telephone

Time at employer Years Months

Time in role Years Months

Time in continuous employment Years Months

Is your current employment permanent? Yes / No

If no, provide details

If less than 2 years, please provide a total of two years of employment history on a separate page

If less than 2 years, please provide a total of two years of employment history on a separate page

Self Employment Details - (PLEASE SEE INCOME CONFIRMATION REQUIREMENTS IN THE SUPPORTING DOCUMENTATION CHECKLIST)

What is your occupation?

What is your trading name?

Registered address

Postcode

What is your percentage shareholding/share in the partnership? %

How long has the business/company/partnership been trading? years Months

Accountant's name?

Accountant's address

Postcode

Telephone Number

Fax Number

Loans, Credit Cards and Financial Guarantees

Please include ALL forms of credit for all applicants, even if repaid each month or not currently used. Please use an additional page if necessary.

Lender	1 st or 2 nd applicant or both	Outstanding Term		Outstanding Balance	Monthly Repayment	Loan Purpose	To be repaid*
		Years	Months				
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N

Existing mortgages

For each mortgage or secured loan held please provide full details as requested below. Skipton International requires you to provide the latest 12 months mortgage statements for all mortgages held and copies of any current tenancy agreements. Please use an additional page if necessary.

Property 1

Lender	Full address of the property including post code	1 st or 2 nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
					£	£
Monthly Repayment	Monthly Rental Income	To be repaid*	Year property was originally let out	Property type (eg. Detached house/ Purpose built flat)	Purpose of the property (Investment/ Rental property)	Number of bedrooms
£	£	Y / N				

Property 2

Lender	Full address of the property including post code	1 st or 2 nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
					£	£
Monthly Repayment	Monthly Rental Income	To be repaid*	Year property was originally let out	Property type (eg. Detached house/ Purpose built flat)	Purpose of the property (Investment/ Rental property)	Number of bedrooms
£	£	Y / N				

Property 3

Lender	Full address of the property including post code	1 st or 2 nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
					£	£
Monthly Repayment	Monthly Rental Income	To be repaid*	Year property was originally let out	Property type (eg. Detached house/ Purpose built flat)	Purpose of the property (Investment/ Rental property)	Number of bedrooms
£	£	Y / N				

Property 4

Lender	Full address of the property including post code	1 st or 2 nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
					£	£
Monthly Repayment	Monthly Rental Income	To be repaid*	Year property was originally let out	Property type (eg. Detached house/ Purpose built flat)	Purpose of the property (Investment/ Rental property)	Number of bedrooms
£	£	Y / N				

*Please indicate if loan is intended to be repaid from the proceeds of this mortgage application.

Unencumbered Properties

Full address of the property including post code	1 st or 2 nd applicant or both	Value	Monthly Rental Income	Number of Bedrooms	Property type (eg. Detached house/ Purpose built flat)	Year the property was originally let out	Purpose of property (Investment/ Rental property)
		£	£				
		£	£				
		£	£				
		£	£				

Number of Buy to Lets held

Total number of Buy to Lets held with Skipton International or any other lender

On completion of this mortgage, how many mortgaged Buy to Let properties will be held in total by all borrowers?

The Property

Please refer to the UK Buy to Let Leaflet which details unacceptable property types. Skipton do not lend against Grade A or 1 or 2* listed properties, please refer to the 'Unacceptable properties' within the UK Buy to Let Mortgage Leaflet for a more comprehensive list of properties which Skipton international will not lend against. If your property is exempt from an Energy Performance Certificate, please provide full details and evidence of the properties exemption status.

Type of Mortgage House Purchase / Re-mortgage / Equity Release / Further Advance / Re-vest to new name

Type of sale Leasehold / Freehold / Flying freehold

Please note: For leasehold properties Skipton International require a minimum of 85 years remaining on the lease at the point when the property completes.

Term remaining on lease Years

Ground rent

Prior to submitting your application please refer to the "Supporting Documentation Check List section called "Ground Rent" to ensure that your ground rent is within criteria.

Ground rent New Builds

- If you are purchasing or remortgaging a New build property please provide the following details:

1. Ground Rent

2. Renewal basis
(ie. by RPI)

3. Renewal Term
(How often the ground rent
is reviewed/increased)

Ground rent previously owned property

- If you are purchasing or remortgaging a previously owned property please provide the following details:

1. Ground Rent

2. Renewal basis
(ie. by RPI)

3. Renewal Term
(How often the ground rent
is reviewed/increased)

Estate Rent charges

- If your property is subject to "Estate Rent charges", please contact our sales team "prior" to submitting an application as prior agreement is required.

Property Details

Full address of the property
Please ensure the address appears in
full. Failure to do so could result in the
application being delayed or rejected.

Postcode

Property Type Style Detached House / Semi-detached House / Terraced House / Detached Bungalow / Semi-detached Bungalow / Purpose built Flat / Flat conversion / Maisonette House / Maisonette Bungalow

Construction Standard / Timber Framed / Non-standard construction

Approximate year of build

If the property that you intend to purchase is a new build, Skipton International will accept applications up to a maximum of 6 months prior to when the property is due to complete (ready for tenant occupation). We are unable to accept applications outside of this criteria, if you are in any doubt, please call us.

Does the property incorporate a cladding system/balconies?

Yes / No

If yes, Skipton's appointed valuer will require a completed EWS1 form signed by a relevant professional. Please also read the notes below and take legal advice, should you feel it necessary.

No. of floors in a block (if a flat)

England and Wales

If the building incorporates a cladding system/balconies that may contain combustible material. The Building Owner and/or its agent, as the 'responsible person' under the Regulatory Reform (Fire Safety) Order 2005, must produce a completed form EWS1.

If an EWS1 form is required, it will need to be prepared by a professionally qualified third party. There is no liability to the lender, the valuer, or to the borrower, for any losses or potential losses arising from the valuers reliance upon the EWS1 form. If you require further information you should seek independent advice/legal advice prior to proceeding.

Scotland

If the building incorporates a cladding system/balconies that may contain combustible material Skipton will not be able to offer a Loan. There is a risk that you will lose your application fee if the property valuation reveals that the property is clad or contains a balcony including potential combustible material.

Is the property a new build?

Yes / No

If yes, has it been purchased off plan? Yes / No

Building Certificate

None / Architect / NHBC / Other

Agreed price of the property

Estimated value if a remortgage / further advance

How much do you wish to borrow?

Existing mortgage value (if remortgage or further advance)

Are any incentives/discounts being offered by the developer/vendor?

Yes / No

If YES, please provide details

Is the builders/vendors incentive being added as part of this purchase value?

Yes / No

If YES, please provide details

Does the property have a lift?

Yes / No

Is the property ex local authority?

Yes / No

Is the property a commercial property?

Yes / No

Is it above retail premises?

Yes / No

If so, please provide details

Does the property have a solar panel?

Yes / No

If yes, is a lease in place?

Yes / No

In there a green deal in place?

Yes / No

Please list the number of:

Living rooms

Kitchens

Bedrooms

WC's

Bathrooms

Other rooms

Garage

Outbuildings

Use of outbuildings

Does the property have a separate unit of accommodation (I.E. Dower unit/ Wing/ converted out building)

Condition of property

Good / average / poor

Heating

Gas / Oil / Electric / Other / None

Completion Date

For Remortgage and Further Advance cases only:

When remortgaging your property (this also includes further advances) Skipton International will instruct its solicitors, Conveyancing Direct, to prepare and complete all legal documentation required to enable the remortgage/ further advance to complete and draw down. There is no need to instruct your own solicitor.

Please provide a copy of the latest Tenancy Agreement.

Please identify how much of the new mortgage is required for each of the following:

Repay outstanding mortgage

Repay prior home improvement loans

Capital raising

If some capital raising is required please provide details

Repaying other debts

If repaying other debts please provide details

When was the mortgage taken out?

How long have you owned the property?

To purchase another property

Residential

Yes / No

Buy to Let

Yes / No

Transfer of equity or to buy out another party

Tenancy Details

Please note, Skipton International is unable to lend on Licensed Houses of Multiple Occupancy. Please see our 'Property Letting Requirements' at

<https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements.pdf> or

<https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements-Scotland.pdf> if Scotland

What basis is the property to be let?	Unfurnished / Furnished		
Will the property be let on a multiple occupancy basis?	Yes / No		
If yes, please state the number of tenancies	<input type="text"/>		
Property already let?	Yes / No	Projected Monthly Rental Income	£ <input type="text"/>
Number of Buy to Let Mortgage Applications in progress with Skipton International Limited or another Lender	<input type="text"/>	Applicant 1/ 2 / joint	
Originally, is/ was your prime motivation for purchasing your first property to let?	Capital growth/ Rental yield/ Other	Applicant 1/ 2 / joint	
If other, please state here	<input type="text"/>		
How long has the borrower been a property landlord for?	<input type="text"/> Years	<input type="text"/> Months	Applicant 1/ 2 / joint

Source of Deposit Funding:

For purchases, please fully complete the following section.

Total amount of deposit £

Please declare the amount for each source of your deposit in the below boxes:

Savings	<input type="text"/> £	Inheritance	<input type="text"/> £
Investments	<input type="text"/> £	Sale of Property	<input type="text"/> £
Maturity/Surrender of insurance policy	<input type="text"/> £	Divorce Settlement	<input type="text"/> £
Equity Release from existing property	<input type="text"/> £	Compensation/Court Award	<input type="text"/> £
Gift*	<input type="text"/> £	Lottery/Gambling win	<input type="text"/> £

*if any element of your deposit is being gifted by a family member, Skipton International will require the donor to complete a gift letter. The template for this can be found on pages 23 & 24.

In the case of a new build property where a deposit has already been paid up front. Skipton International will require a signed letter from the solicitor confirming receipt of such funds and the date the monies were received.

Please refer to the table below. This details the documentation you are required to submit in order to evidence the source(s) of your deposit.

<u>Source</u>	<u>Documentation Required</u>
Savings	6 months bank statements demonstrating build up of deposit/capital repayment/gifted monies.
Investments	Statement from investment provider showing last 12 months portfolio valuation.
Sale of property	Signed letter from solicitor, advocate or estate agent. Copy of contract of sale/settlement statement.
Equity release from existing property	Mortgage agreement/offer letter.
Inheritance	Copy of will, signed letter from solicitor, Grant of Probate or a letter from Executor.
Maturity or surrender of life assurance policy	Closing statement or letter from the policy provider.
Dividends or Profits from company	Latest audited company accounts or dividend statement.
Divorce	Copy of court order or judicial separation agreement.
Other court award (e.g. compensation)	Court order or signed letter from solicitor/advocate.
Lottery / Gambling win	Evidence from the lottery company, cheque or a winning's receipt.
Gift	Fully completed, signed Skipton International mortgage gift letter will be required as well as relevant evidence of such funds.

Property Declarations

Is vacant possession of the property being obtained on completion? Yes / No

Do you intend a tenant to occupy the property immediately on completion? Yes / No

If NO, please supply further details

Is the loan wholly or predominantly for the purposes of a business? Yes / No

Will you be providing all the monies required in addition to this loan to enable you to purchase the property? Yes / No

If NO, please supply further details, e.g. gift

Will any additional borrowing be secured against the property by a second charge? Yes / No

Will the loan be for the direct benefit and advantage of all applicants? Yes / No

If NO, please supply further details

Solicitors Details *(only required for purchase and transfers of equity)*

Acting Solicitor

Law Firm

Address of Solicitor (including post code)

Contact number

Email Address

Skipton International will instruct Conveyancing Direct to act on its behalf to prepare all legal documentation required to enable your facility to draw down. If purchase, Conveyancing Direct will be in touch with your solicitors with a list of requirements needed in order to enable completion.

Mortgage Product

Type of mortgage Repayment and Interest / Interest Only / Interest only (overpayments)
Interest only (sale of prop) / Part repayment and part interest only

If Interest only, amount Interest only

 £

If Interest only or Part and Part, please select repayment vehicle

Endowment Policy / Sale of property / Sale of assets / Over payments / Stocks and shares
Unit Trust / Pension/ Savings / Other

If Interest only or Part and Part, please supply repayment vehicle details

Skipton product / rate requested
(Details of current products are available on Skipton International's website)

Mortgage term required

 years Months

Valuation

Please note, unless otherwise advised Skipton International will require an up to date valuation of the property to establish the Loan to Value and rental income, the cost of which is covered by your Application Fee. Skipton International will instruct the valuation once Agreement In Principal has been provided.

Estate agents/vendor/ key holders for remortgages

Estate agents/vendors name

Estate agents/ vendors contact number
(Must be a UK contact number)

Estate agents address

Intermediary (to be completed by a mortgage broker only)

If you are not a Skipton International approved broker, please contact us on 0044 1481 730 730 for registration details.



I/We have provided a "Non Advised Service" for this application

I/we have provided an "Advised Service" for this application

I declare that, in relation to the evidence of identity and address verification:

- a) I have seen the original documents;
- b) any documents bearing a signature were pre-signed; and
- c) any documents bearing a photograph bore a good likeness.

Broker fee to be charged to the applicant*

Payable on (please tick) Application Completion

Refundable if does not proceed? Yes No

Name of Beneficiary of Fee

*the fee you will be charging must be disclosed to Skipton International. Skipton will be unable to issue a Mortgage Offer Letter without the fee being disclosed here. If no fee is being charged to the client please enter "0".

Name of Intermediary

Skipton Intermediary Reference

Company

Contact Number

E-mail address

Signature of Intermediary

Date

DECLARATION – to be signed by all applicants

Thank you for applying for a mortgage with Skipton International Limited – please read the following declaration before signing.

I apply for a loan, which I understand will be secured on my property, on the basis of the information I have supplied.

I understand that Skipton International Limited may at any time transfer or otherwise dispose of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me.

I declare that:

- I DO NOT intend that either I or a connected party (e.g. Applicant, Spouse, Civil Partner, Parent, Grand parents, Sibling, Child or Grand Child) reside in the Property either on completion or at any time in the future.
- I am over 18 years of age;
- there are no existing loans or mortgages in my name with Skipton International Limited or any other lender other than declared on the application;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or “spent” offences by virtue of the Rehabilitation of Offenders (Bailiwick of Guernsey) Law 2002 or equivalent in any jurisdiction;
- any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- if any of the information I have given changes before the mortgage is completed, I shall advise Skipton International Limited immediately;
- I accept any Application Fee is only refundable at the discretion of Skipton International Limited;
- I confirm I will not be in breach by submitting this application and subsequently completing a mortgage of any Laws or Financial Regulation’s in my country of residence or citizenship.

I understand that where the term takes me to beyond retirement age it is my responsibility to ensure I have sufficient funds to maintain payments to the end of the term. I understand a Tariff of Charges is available on request.

I understand that my Loan Offer and any other communications from Skipton International Limited may be sent to me/us by electronic means, including without limitation by electronic mail to an address provided to Skipton International Limited, which may or may not be sent by an encrypted method. I further understand that any commitment given by me/us including without limitation by electronic mail or in a document or scanned image attached to or included within an electronic communication will be binding, including any scanned image of the Loan Offer (or other documents) bearing my/our signature(s).

I understand a Tariff of Charges is available on request.

APPLICATION COSTS AND SURVEYOR’S REPORT AND VALUATION

I acknowledge that, Skipton International Limited reserves the right to reject my application without giving any reason.

I understand that when appropriate Skipton International will need to obtain a surveyor’s report on the property offered as security at my expense. I accept that in the event of the facility not proceeding to completion for whatever reason, I will be solely responsible for all legal, survey and other costs of whatever nature incurred by Skipton International Limited or its adviser in connection herewith.

*Skipton International Limited is not an agent of the Valuer or firm of Valuers and I am making no agreement with the Valuer. I understand that neither Skipton International Limited nor the Valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the Report and Valuation will be accurate and valid and the Valuer’s Report will be supplied without any acceptance of responsibility to me on the part of the Valuer or the Bank, even if the Valuer is negligent in relation to the Report. I understand that the Report is a valuation for mortgage purposes only and is not a full survey.”

VALIDITY OF THE APPLICATION

This application is valid for 3 months from the date it is signed, after this time a new application and full supporting documentation and appropriate applicant fee (as noted in Skipton International’s Tariff of Charges) will be required; all new submissions will be reviewed under Skipton International’s mortgage criteria at that time.

YOUR PERSONAL DATA

The Data Protection (Bailiwick of Guernsey) Law, 2017

We are committed to protecting your privacy and keeping your personal information secure. Skipton will only request personal information that is necessary for us to process and maintain your mortgage with us.

The Data Protection (Bailiwick of Guernsey) Law, 2017 gives individuals certain rights over their personal data and defines the rules for how a data controller, such as Skipton International, are allowed to process personal information. It also states that those who record and process personal information must be open and honest in how that information is used.

The full Skipton International Privacy Policy can be found online at www.skiptoninternational.com and will also be issued alongside the terms and conditions for all new mortgage customers.

Lawfulness of Data Processing

The Data Protection Law only allows us to use (or process) your personal information if we have a proper reason for doing so. We must have one or more of the following reasons:

- In order to fulfil our contractual obligations to you, or
- if it is a legal obligation, or
- if you consent to it, or
- if it is in our legitimate interest to do so

A legitimate interest means that we have a business reason for using your information that does not treat you unfairly or have a negative impact upon you. If we ever do rely on or legitimate interest to process your personal information we will always advise you of what we are doing.

Collecting Personal Information

The information that we collect about you may come from both yourself and some other sources as listed in the full Privacy Policy.

Sharing Personal Information

We may share personal information with other affiliates of Skipton Building Society, third party review sites for service monitoring (currently Feefo) and some other organisations as listed in the full Privacy Policy.

Data is not transferred out of the European Economic Area (EEA) or Guernsey/Jersey.

Personal Data Rights

Under the Data Protection (Bailiwick of Guernsey) Law, 2017 individuals have specific rights over how companies use their personal data. Please see the full Skipton International Privacy Policy for details of these personal data rights and how Skipton meet these requirements.

We may occasionally send information via post to existing customers that contains details of Skipton products including new interest rate options. We believe it is within our legitimate interests to do so and that it is in your interests to be made aware of new products that could be of benefit to you. However, you can request that you are not contacted for this purpose when signing the offer letter or at any other time by submitting a request in writing, by email to 'opt-out@skiptoninternational.com' or by contacting our friendly Customer Services team on (+)44 1481 730730.

As a mortgage applicant Skipton International Limited may process the information contained in my application form and about my account in the following ways:

- passing the surveyor's report to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in the application, any supporting documents or information whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (if this ever includes "special category" data your explicit consent will be obtained) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to Skipton International Limited's agents and third party processors if this is necessary for any of these purposes. Skipton International Limited may also pass the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- referring to my employers or accountants for confirmation of income;
- passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to Skipton International Limited;
- information about the mortgage, including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details may be passed on to Skipton International's legal advisers;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by Skipton International Limited following formal demand, being passed to a credit reference agency;
- Mortgage repayment information is passed to a credit reference agency on a monthly basis;
- disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Channel Islands Financial Ombudsman for the purpose of complaints investigation;
- to make enquires of authorised referees and licenced credit reference agencies who will supply Skipton with credit information, as well as Information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Skipton may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to Skipton and/or the credit reference agencies, about me and those with whom I am linked financially may be used for debt tracing and the prevention of money laundering as well as the management of my account.

- to prevent or detect fraud or to assist in verifying my identity, Skipton International Limited may make searches of Skipton Group records and at fraud prevention agencies who will supply information. Skipton International Limited may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. Skipton International Limited, Skipton Building Society Group, and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment;
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering;
- Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the Compliance Department, PO Box 509, Tudor House, The Bordage, St Peter Port, Guernsey, GY1 6DS, or from www.skiptoninternational.com.
- using my information to help develop and improve the products and services offered to me and other customers. Skipton International Limited may also share information with other companies within the Skipton Group as detailed in our Privacy Policy to help provide me with a high standard of service

I understand that:

- information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any “associated” records of my partners. By stating a financial association with another party, I also declare that Skipton International Limited is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- an “association” between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other’s information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a “disassociation” at the credit reference agencies.

DATA PROTECTION NOTICE

For the purposes of the Data Protection (Bailiwick of Guernsey) Law 2017 Skipton International Limited will be the data controller responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account and after redemption of the mortgage for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future.

We will retain your data for 15 years after the date of mortgage redemption for one of the following reasons:

- In order to show that we have treated you fairly.
- In order to respond to any questions or complaints.
- In order to maintain records to comply with rules applicable to us.

After this time we will erase your personal data from our core banking systems. However, data will remain on our secure, restricted access back-ups for up to 6 years due to the technical difficulties of deletion from these systems and the other associated risks involved with this process. We have deemed this to be within our legitimate interests.

Your data may include “special category” data. The Law defines “special category data” as information about your race, ethnic origin, politics, religion, trade union membership, genetics, biometrics (where used for ID purposes), health, sex life, sexual orientation or criminal data.

DATA ACCESS

I understand that:

- with limited exceptions I can request in writing or via email to dsars@skiptoninternational.com details which are held about me by Skipton International Limited and where necessary rectify the information that is held about me. Skipton International have 30 days to respond to these requests;
- I have the right of access to my personal records held by credit and fraud agencies. Skipton International Limited will supply their names and addresses upon request.

I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge I believe the statements in these Declarations are true and correct.

Signature and Authority to obtain references/information and process data

Please ensure you have carefully read all the above declarations before signing below.

It is important that you read and understand the section entitled "Your Personal Data". By signing this application, you agree that we can use your information as described. I hereby authorise and request you to provide Skipton International Limited with any information they may require.

Signature(s) of applicant(s):

Do not forget to complete the Direct Debit Mandate at the end of this form.

First Applicant/Guarantor/Underlying Client

Date

Second Applicant/Guarantor/Underlying Client

Date

Please sign in accordance with your passport.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

**Instructions to your
Bank or Building Society
to pay Direct Debit**

Originator's identification number

9	4	8	5	0	8
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Please fill in the whole form using a black ball point pen and send it to:
SKIPTON INTERNATIONAL LIMITED, P.O.BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS.

1. Name and full postal address of your Bank or Building Society branch

To: The Manager _____ Bank/Building Society
Address _____

_____ Postcode _____

2. Name(s) of account holder(s)

5. Reference Number (Skipton will complete)

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3. Branch sort code (from top right hand corner of your cheque book)

		-			-		
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6. Instruction to your Bank or Building Society

Please pay Skipton International Limited Direct Debits form the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Skipton International Limited and, if so, details will be passed electronically to my Bank/Building Society.

4. Bank or Building Society account number

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**Banks or Building Societies may not accept
Direct Debit Instructions from some types of account.**

Signature(s) _____ _____
Date: _____

This Guarantee should be detached and returned to the payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Skipton International Limited will notify you 4 working days in advance of your account being debited or as otherwise agreed. If you request Skipton International Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Skipton International Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Skipton International Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS
TEL: 01481 730730 FAX: 01481 716900 www.skiptoninternational.com

To help maintain service and quality, some telephone calls may be recorded and monitored.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Skipton will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data about you. Our Privacy Policy explains how and why Skipton collects, uses, stores and transfers your personal data and can be found at www.skiptoninternational.com.

Registered Office: Tudor House, The Bordage, St Peter Port, Guernsey GY1 6DS. Registered in Guernsey: 30112. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society. March 2013

IDENTIFICATION VERIFICATION FORM

(Applicant 1)

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below.



Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a reasonable likeness.

Full Name of Certifier

Position of Certifier

Company of Certifier

Email Address of Certifier

Date

Day	/	Month	/	Year
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Signature of Certifier

Staff/ FCA Number of Certifier

Contact Number of Certifier



**SKIPTON
INTERNATIONAL**

***Please note that the person certifying the document cannot be a family member.**

PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britain, GY1 6DS. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society. Telephone **+44 (0)1481 727374**

Website www.skiptoninternational.com

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IDENTIFICATION VERIFICATION FORM

(Applicant 2)

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below.

Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a reasonable likeness.

Full Name of Certifier

Position of Certifier

Company of Certifier

Email Address of Certifier

Date

Day	/	Month	/	Year
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Signature of Certifier

Staff/ FCA Number of Certifier

Contact Number of Certifier



**SKIPTON
INTERNATIONAL**

***Please note that the person certifying the document cannot be a family member.**

PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britain, GY1 6DS. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society. Telephone **+44 (0)1481 727374**

Website www.skiptoninternational.com

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To help maintain service and quality, some telephone calls may be recorded and monitored.

GIFT LETTER

RELATING TO

Property;

This letter is addressed to:

SKIPTON INTERNATIONAL LIMITED

Dear Sirs

We the undersigned **[names of donors of gift]**..... acknowledge that Skipton International Limited (“Skipton”) is lending the sum of £[.....] to our **[relationship to borrower]****[name of borrower]**..... (the “Loan”) for the purchase of **[address of property]**..... (the “Property”). This Loan is to be secured by a first and only charge over the Property.

We hereby unconditionally and irrevocably confirm, acknowledge and agree with Skipton:

1. That we are giving the sum of £[.....] to our said **[insert relationship and name]**..... as a gift to assist with the purchase of the Property.
2. That no repayment of the gift is expected or implied by us.
3. That we have no legal or beneficial interest whatsoever in the Property and will not during the period of the Loan seek and acquire any beneficial interest in the Property.
4. That we further understand that Skipton will rely on this gift letter for the purposes of the Loan [and we understand that we have been advised to seek legal advice on its terms].
5. I / We have supplied evidence of the gift (as detailed on the following page)
6. **[Applicable if the Donor will be residing in the Property] [That in the event Skipton had to enforce its security in respect of the Loan we understand that we would be required to vacate the Property.]**

Please declare the amount for each source of your gift in the below boxes:

Savings	£	Inheritance	£
Investments	£	Sale of Property	£
Maturity/Surrender of insurance policy	£	Divorce Settlement	£
Equity Release from existing property	£	Compensation/Court Award	£
Other (please specify)	£	Lottery/Gambling win	£

Please refer to the table on the following page. This details the documentation you are required to submit in order to evidence the source(s) of the gift.

<u>Source</u>	<u>Documentation Required</u>
Savings	6 months bank statements demonstrating build up of deposit/capital repayment/gifted monies.
Investments	Statement from investment provider showing last 12 months portfolio valuation.
Sale of property	Signed letter from solicitor, advocate or estate agent. contract of sale/settlement statement.
Equity release from existing property	Mortgage agreement/offer letter.
Inheritance	Copy of will, signed letter from solicitor, Grant of Probate or a letter from Executor.
Maturity or surrender of life assurance policy	Closing statement or letter from the policy provider.
Dividends or Profits from company	Latest audited company accounts or dividend statement.
Divorce	Copy of court order or judicial separation agreement.
Other court award (e.g. compensation)	Court order or signed letter from solicitor/advocate.
Lottery / Gambling win	Evidence from the lottery company, cheque or a winning's receipt.
Gift	Fully completed, signed Skipton International mortgage gift letter will be required as well as relevant evidence of such funds.

Yours faithfully

.....
[Signature of donor of gift]

.....
[Signature of donor of gift]

.....
[Name of donor of gift]

.....
[Name of donor of gift]

In the presence of:

.....
[Signature of independent witness]

.....
[Name of independent witness]

Dated.....