

What to send with your mortgage application

Please see our handy 'What to Send' guide below that outlines what supporting information we require once you have submitted your application online. Please use our Document Upload service to return the Declaration, Direct Debit Mandate & all other supporting information that applies in the guide below or that we have specifically requested as quickly as possible.

Your dedicated case owner will contact you within 48 hours of your online submission to outline what we need but to really speed up your Self-Build Application you do not have to wait until we have contacted you as we will assess all supporting information you have uploaded during our initial assessment. This will really help us getting your client's offer to all parties as soon as possible.

Please can you also ensure that any fees that are applicable are paid promptly via the methods below.

<input type="checkbox"/>	Declaration Form - signed by ALL applicants.	
<input type="checkbox"/>	Cheque: (Please enclose a cheque for any valuation, administration or reservation fees relative to this application) Please make cheques payable to Newcastle Building Society Re: Your Name(s), Account/Application Number (if known) e.g. Newcastle Building Society, Re: Mr A Smith, 1234567. In addition, please remember to draw a line through any unused space on the cheque.	
<input type="checkbox"/>	Card Payments: (Please contact us on 0345 602 2338) Amount £	
	Please confirm the amount of fees that you wish to add to the mortgage as detailed on the Illustration that your adviser has provided to you. Please note however, any fees added to the loan will accrue interest. The impact of including these fees should be considered by all applicants. Fee Type Amount £ (i.e. Completion Fee) Fee Type Amount £ Please note that any fees that remain unpaid must be paid prior to completion and failure to make the payment will delay the completion date.	
<input type="checkbox"/>	Direct Debit Instruction - signed and FULLY completed. (Please ensure you have indicated the date you would like the Direct Debit to be collected).	
<input type="checkbox"/>	Copy of Local Authority Planning Permission (Where applicable)	
<input type="checkbox"/>	Copy of Architect/Developer plans for the property	
<input type="checkbox"/>	Costing Sheet	
<input type="checkbox"/>	Cashflow Forecast	
	Applicant One	Applicant Two
	ALL Applicants:	
<input type="checkbox"/>	Certified Proof of Identification (Passport, driving licence etc) If requested via our online system	<input type="checkbox"/> Certified Proof of Identification (Passport, driving licence etc) If requested via our online system
<input type="checkbox"/>	Certified Proof of Current Residential Address (Utility bill, bank statement etc) If requested via our online system	<input type="checkbox"/> Certified Proof of Current Residential Address (Utility bill, bank statement etc) If requested via our online system
<input type="checkbox"/>	Employed Applicant: Paid monthly = last month payslip Paid weekly = last 4 payslips One of which must match the entry in the bank statement provided.	<input type="checkbox"/> Employed Applicant: Paid monthly = last month payslip Paid weekly = last 4 payslips One of which must match the entry in the bank statement provided.
<input type="checkbox"/>	Additional Income: Last P60 or 3 payslips showing bonus or commission (Bonus/Commssion)	<input type="checkbox"/> Additional Income: Last P60 or 3 payslips showing bonus or commission (Bonus/Commssion)
<input type="checkbox"/>	Last month's personal bank statement. Must show at least 1 corresponding salary credit.	<input type="checkbox"/> Last month's personal bank statement. Must show at least 1 corresponding salary credit.
	Self Employed Applicants OR Limited Company Directors with 25% Share	Self Employed Applicants OR Limited Company Directors with 25% Share
<input type="checkbox"/>	Last 2 years certified/audited business accounts OR Last 2 years HMRC Tax Assessments (SA302's) & Corresponding Tax Year Overview Forms	<input type="checkbox"/> Last 2 years certified/audited business accounts OR Last 2 years HMRC Tax Assessments (SA302's) & Corresponding Tax Year Overview Forms
<input type="checkbox"/>	Proof of Pension Provision (Only required where applicants are within 10 years of expected retirement)	<input type="checkbox"/> Proof of Pension Provision (Only required where applicants are within 10 years of expected retirement)
<input type="checkbox"/>	Applicants not selling current residence (Let to Buy) Consent to let from current lender and letter from ARLA/NLA registered letting agent confirming expected rent OR proof of new BTL offer	<input type="checkbox"/> Applicants not selling current residence (Let to Buy) Consent to let from current lender and letter from ARLA/NLA registered letting agent confirming expected rent OR proof of new BTL offer
<input type="checkbox"/>	Gifted Deposit Form (Only required where deposit is not from applicants own resources) - Please download from www.newcastleis.co.uk under useful documents section.	<input type="checkbox"/> Gifted Deposit Form (Only required where deposit is not from applicants own resources) - Please download from www.newcastleis.co.uk under useful documents section.

On receipt of your completed application or subsequent documents, we may require further information, we will notify you of this if required.

Enclosed	Applicant One	Enclosed	Applicant Two
Interest Only Applicants (Dependent on Repayment Strategy)			
<input type="checkbox"/>	Downsizing via Sale of existing mortgaged property Signed IO Declaration Customer intentions in relation to property type and location will need to be obtained as part of the application to review the plausibility of downsizing	<input type="checkbox"/>	Downsizing via Sale of existing mortgaged property Signed IO Declaration Customer intentions in relation to property type and location will need to be obtained as part of the application to review the plausibility of downsizing
<input type="checkbox"/>	Sale of another property (including unencumbered) Signed IO Declaration, Evidence of ownership required together with full property details and level of mortgage debt	<input type="checkbox"/>	Sale of another property (including unencumbered) Signed IO Declaration, Evidence of ownership required together with full property details and level of mortgage debt
<input type="checkbox"/>	Existing Endowment (inc. with profit and unit trusts) Signed IO Declaration Copy of the latest statement required which must be dated within the last 12 months Must be a UK policy from a regulated firm Policy must have been in place for 12 months	<input type="checkbox"/>	Existing Endowment (inc. with profit and unit trusts) Signed IO Declaration Copy of the latest statement required which must be dated within the last 12 months Must be a UK policy from a regulated firm Policy must have been in place for 12 months
<input type="checkbox"/>	Savings and Investments (ISA's / Bonds / Unit Trusts) Signed IO Declaration Copy of latest statement dated within the last 12 months	<input type="checkbox"/>	Savings and Investments (ISA's / Bonds / Unit Trusts) Signed IO Declaration Copy of latest statement dated within the last 12 months
<input type="checkbox"/>	Managed Share portfolio (stocks and shares) Signed IO Declaration Must be FTSE 100/250 companies and a minimum of 3 companies within the portfolio Copy of share certificate, evidence of shareholdings and their valuation	<input type="checkbox"/>	Managed Share portfolio (stocks and shares) Signed IO Declaration Must be FTSE 100/250 companies and a minimum of 3 companies within the portfolio Copy of share certificate, evidence of shareholdings and their valuation
<input type="checkbox"/>	Pension (company or individual) Signed IO Declaration A latest projection statement received within the last 12 months is required	<input type="checkbox"/>	Pension (company or individual) Signed IO Declaration A latest projection statement received within the last 12 months is required

On receipt of your completed application or subsequent documents, we may require further information, we will notify you of this if required.

Please note, where a Guarantor is required (portability of an existing NBS mortgage only), completion of a supplementary application form will be required by your Guarantor. For full details please contact us on 0345 606 4488.

PROJECT FINANCIALS

Purchase price/current value of land/property:	£	<input type="text"/>
Estimated build costs:	£	<input type="text"/>
Estimated final value:	£	<input type="text"/>
Total loan amount required:	£	<input type="text"/>
Amount of funds required for first drawdown:	£	<input type="text"/>
Level of Client's savings/equity:	£	<input type="text"/>
Source of savings:	<input type="text"/>	
Is there finance secured on land/property?	<input type="checkbox"/>	£ <input type="text"/>
Final loan to value:	<input type="text"/>	Loan to cost <input type="text"/>

MORTGAGE PRODUCT

Self-Build product:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Custom Build Product:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
DURING BUILD				
Repayment method required:	<input type="checkbox"/>	Repayment	<input type="checkbox"/>	Interest only*
AFTER BUILD				
Repayment method required:	<input type="checkbox"/>	Repayment	<input type="checkbox"/>	Interest only*

***Please note: If you wish to continue to make repayments on an interest only basis after completion of your build, you will be required to provide evidence of your repayment strategy along with a signed interest only declaration form.**

ASF Fee:	£	<input type="text"/>
Valuation Fee:	£	<input type="text"/>

PROJECT MANAGEMENT

Who will be managing project?	<input type="text"/>
Details:	<input type="text"/>

PROJECT CERTIFICATION

Who will be certifying project?	<input type="text"/>
Details:	<input type="text"/>

ADDITIONAL INFORMATION

Where will client reside during the build?	<input type="text"/>
What are client's plans with existing property?	<input type="text"/>
<input type="text"/>	

LAND/PROPERTY DETAILS

Project Type:	<input type="text"/>
Land/property status:	<input type="text"/>
Property type:	<input type="text"/>
Planning status:	<input type="text"/>
Time left on planning:	<input type="text"/>
Building regs/warrant:	<input type="text"/>
Construction type:	<input type="text"/>
Property outer skin:	<input type="text"/>
Roof type:	<input type="text"/>
Party Wall Agreement Required?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has a Site Survey been carried out?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Expected Energy Performance Rating	<input type="text"/>
Acreage of Site:	<input type="text"/>
Size of Property:	<input type="text"/>
<hr/>	
Expected date to purchase land/ Property:	<input type="text"/>
Expected Build Start Date	<input type="text"/>
Length of Build (mths):	<input type="text"/>
Is site insurance in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is structural warranty in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If 'Yes' name of provider	<input type="text"/>
<hr/>	

- Property Echo features:
- Air Source Heat Pump
 - Solar Thermal
 - Rainwater Harvesting
 - Sheeps Wool Insulation
 - Ground Source Heat Pump
 - Underfloor Heating
 - Biomass
 - Septic Tank
 - Timber Window S/Doors
 - Mechanical Heat Recovery
 - Bio Based Materials
 - PV
 - Recycled Paper Insulation
 - UPVC Window S/Doors
 - Aluminium Clad Timber Windows

PERSONAL MONTHLY OUTGOINGS

This section must be completed in all instances

Type:

	During Build Amount per month <small>(If a joint application, please combine totals.)</small>	Post Build Amount per month <small>(If a joint application, please combine totals.)</small>
Mortgage/Rent (Current Residence)	£ _____	£ _____
Council Tax	£ _____	£ _____
Utility bills (Gas/Water/Electric)	£ _____	£ _____
Insurances (Buildings & Contents/Car/MPPI/Life Cover etc)	£ _____	£ _____
Lifestyle Expenditure (Food/Clothing/Socialising/Memberships)	£ _____	£ _____
Endowments/Term Assurance/Fixed Investment Plans	£ _____	£ _____
Pension Contribution (Other than those deducted from salary)	£ _____	£ _____
Rent (If working away from main residence)	£ _____	£ _____
Travel Expenses inc. Fuel	£ _____	£ _____
Education and Childcare	£ _____	£ _____
Service Charges/Ground Rent	£ _____	£ _____
Other	£ _____	£ _____
TOTAL £	_____	_____

Have any circumstances changed since original DIP? If 'Yes', please provide details below:



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

Newcastle Building Society Principal Office: Portland House, New Bridge Street, Newcastle upon Tyne, NE1 8AL. Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Newcastle Building Society is entered in the Financial Services Register under number 156058. You can check this on the Financial Services Register or by contacting the Financial Conduct Authority on 0800 111 6768. Call 0345 734 4345 or visit us online www.newcastle.co.uk ISS020 (December 2018)