APPLICATION PACK – H D CONSULTANTS FILE COMPLIANCE CHECKLIST (FCC) – BRIDGING FINANCE

To be used to collate ALL REQUIRED documents IN SEQUENTIAL ORDER 1-31 BELOW BEFORE an application form (27) is submitted to the lender.

The documents listed below MUST be added to Toolbox by you OR submitted to H.O. (pipeline@hdconsultants.net) **within 3 working days of the application being signed**. If documents below NOT received, a REMINDER will be sent in the order of **FCC** 1, then 2 then 3. (See FCC Process Memo 1/1/21)

Most internal documents listed below are downloadable from www.BrokerCentre.co.uk Any questions? Email ; pipeline@hdconsultants.net

Compliance Summary Title	Collected from Client	Added to TB workflow	Compliance Summary Title	Collected from Client	Added to TB workflow	Compliance Summary Title	Collected from Client	Added to TB workflow
1) STANDARD BUSINESS DOCS – BTL (**or if regulated for home resi use**, General TOB) Terms & Conditions / TOB		☐	2) Universal Fact Find (on Toolbox) – FULLY COMPLETED		☐	3) COMBINED FF AND EXPRESS CONSENT declaration form – TO BE SIGNED BY ALL BORROWERS	☐	☐
4) Witness Expression Form – TO BE SIGNED BY ALL BORROWERS (for 'Vulnerable' Clients) – **IF APPLICABLE.**	☐	☐	5) Protection Disclaimer Form **(COMPULSORY - if a life insurance application is NOT being simultaneously submitted too)** – TO BE SIGNED BY ALL BORROWERS	☐	☐	6) Money Laundering - Copy of **Personal Photo ID**	☐	☐
7) Money Laundering - Copy of **Residential ID**	☐	☐	8) Money Laundering – Valid **Electronic ID check on TB**		☐	9a) Income Proof - **employed / PAYE** - last 3 mths payslips / pension statements / benefit statements	☐	☐
9b) Income Proof - **self employed** - last 3 years TAX CALCS (SA302's) and last 3 years tax overviews, and if available last 3 yrs accounts	☐	☐	10) Bank Statements – Personal / Household income and expenses - last 3 months – DATED FROM DATE OF APPLICATION BACKWARDS	☐	☐	11) Bank Statements – BTL PORTFOLIO income and expenses - last 3 months – DATED FROM DATE OF APPLICATION BACKWARDS	☐	☐
12) Exit Strategy letter / proposal / evidence	☐	☐	13) Credit report – useful for every case, but only Mandatory for debt consolidation (www.CheckMyCreditFile.co.uk)	☐	☐	14) Proof of deposit if a purchase – source of funds and/or gifted deposit letter– **IF APPLICABLE.**	☐	☐
15) Comparison quote / research report		☐	16) Sourcing system illustration (MUST MATCH COMPARISON)		☐	17) Lender KFI / ESIS (MUST MATCH COMPARISON)		☐
18) Solicitors / Conveyancing comparison and quote and Instruction Form		☐	19) Fee Agreement– TO BE SIGNED BY THE ADVISER AND ALL BORROWERS	☐	☐	20) **EITHER** Cheque for Professional Fee payment (if client not paying by direct credit or by debit/credit card) **OR** Confirm to Client to now pay online or by card	☐	☐
21) Pre-Verification APPROVAL from PTFS – **IF APPLICABLE.**		☐	22) Application Declaration Form (**EITHER Providers form or HD's Generic declaration form**)	☐	☐	23) Application Form DD	☐	☐
24) **Application Form** (do NOT submit application until full File Compliance Checklist documents have been received, as per items 1-23)	☐	☐	25) NBSS (and Fee Agreement as an attachment) submitted online via the relevant BrokerCentre NBSS form		Submitted via BrokerCentre ☐	26) Toolbox policy record created, INCLUDING 'CREATE FEE AGREEMENT'		☐
27) Suitability Letter		☐	28) OTHER 1	☐	☐	29) OTHER 2	☐	☐

*** IF ANY OF THE MANDATORY ITEMS ABOVE CANNOT BE SUBMITTED WITHIN THE STIPULATED TIMEFRAMES, A FILE NOTE EXPLAINING THE OMISSIONS MUST BE PROVIDED INSTEAD.**
*** IF THE MORTGAGE IS BEING SUBMITTED IN JOINT NAMES THEN ALL RECORDED ID, BANK STATEMENTS & INCOME DOCUMENTS MUST ALSO BE FOR ALL NAMED BORROWERS TOO.**

vBF012021