

## Metro Bank Dedicated to Service

### Your Guide to submitting applications.

Here are some simple tips to help speed up your mortgage application that could lead to a Day one offer.

To help us process your case as quickly as possible, package all *correctly certified* documents together and upload to us straight away.

**If any documents are missing this will prevent us commencing our assessment, delay the processing and ultimately the mortgage offer.**

### Top packaging tips to ensure a quick application turnaround

- **ID** - Certified Photographic Proof – If EID failed.
- **Proof of Address** - 2 required – if EID failed.
- **Bank statements** - Latest three months personal; 3 months bank statements for all accounts held showing:- Income receipt; mortgage payments & Utilities/ Council Tax; Monthly Expenditure on Grocery/Fuel and all Lifestyle expenses; BTL Mortgage payments and Rental receipt.
- **Proof of Income Employed** - Latest 3 months payslips & P60. If using bonus, overtime or commission last 3 years P60's required.
- **Self-employed** - Most recent 2 years SA302's and if Limited Company most recent 2 years finalised accounts from a qualified accountant.
- **Contractors** - Current and previous contracts (12 month history). If paid through Limited Company, 3 months bank business bank statements will all be required to evidence contract credits.
- **Proof of Deposit** - For all purchases.
- **Gifted Deposit** - Letter if coming from a family member (residential applications only) – letter template available on website.
- **Proof of repayment strategy** - For any interest only element of a residential mortgage application.
- **Debt consolidation** - List of debts to be repaid.
- **Portfolio Declaration** - For all cases with BTL's or other UK properties in the background. Template available on the website.
- **For BTL applications** - Assured Shorthold Tenancy Agreement & corresponding bank statement evidencing rental credit.

Documents uploaded to the Portal should be labelled correctly i.e. Proof of income, statements etc. This will ensure that our initial checks can easily identify the minimum required documents and confirm the case is ready for underwriting.

**In some situations the underwriters may ask for additional information, this will be detailed on our Mortgage Portal - please check this for updates on your cases.**

If you wish to provide further information to support your applications, then please use the “**send a message box**” on the Portal - which will then be added to the case notes for underwriter review e.g. a list of debts to be repaid with balances and account numbers for debt consolidation cases.

### We love to hear from you

For further questions please do not hesitate to contact your local BDM or  
the **Broker Help Desk** on **020 3427 1019**  
[www.metrobankonline.co.uk/intermediaries](http://www.metrobankonline.co.uk/intermediaries)