

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 license etc) If requested via our online system	<input type="checkbox"/> Certified Proof of Identification (Passport, driving license 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
	Employed Applicant:	
<input type="checkbox"/>	Paid monthly = last month payslip Paid weekly = last 4 payslips	<input type="checkbox"/> Paid monthly = last month payslip Paid weekly = last 4 payslips
<input type="checkbox"/>	Additional Income: Last P60 or 3 payslips showing bonus or commission (Bonus/Commission)	<input type="checkbox"/> Additional Income: Last P60 or 3 payslips showing bonus or commission (Bonus/Commission)
	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.newcastleforintermediaries.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.newcastleforintermediaries.co.uk under useful documents section.

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

Enclosed	Applicant One	Enclosed	Applicant Two
Interest Only Applicants after Build (Dependent on Repayment Strategy)			
<input type="checkbox"/>	Downsizing via Sale of existing mortgaged property	<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		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)	<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		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)	<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		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)	<input type="checkbox"/>	Savings and Investments (ISA's / Bonds / Unit Trusts)
	Signed IO Declaration Copy of latest statement dated within the last 12 months		Signed IO Declaration Copy of latest statement dated within the last 12 months
<input type="checkbox"/>	Managed Share portfolio (stocks and shares)	<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		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)	<input type="checkbox"/>	Pension (company or individual)
	Signed IO Declaration A latest projection statement received within the last 12 months is required		Signed IO Declaration A latest projection statement received within the last 12 months is required

LAND/PROPERTY DETAILS

Part Wall Agreement Required? Yes No

Has a sight survey been carried out? Yes No

Expected energy performance rating

Acreage of site

Size of property

Property Echo features:

Air Source Heat Pump

Solar Thermal

Rainwater Harvesting

Sheep's 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

Aluminum Clad Timber Windows

Expected date to purchase land/Property

Expected Build Start Date

Length of Build (mths)

Is site insurance in place? Yes No

Is structural warranty in place? Yes No

If 'Yes' name of provider

If a remortgage, has the land been gifted? Yes No

If a remortgage, has the finance been taken to acquire the land? Yes No

PERSONAL MONTHLY OUTGOINGS

	During Build - amount per month	Post Build - amount per month
Basic Essentials		
Mortgage/Rent (Current Residence)	£ <input type="text"/>	£ <input type="text"/>
Food and Drink	£ <input type="text"/>	£ <input type="text"/>
Council Tax	£ <input type="text"/>	£ <input type="text"/>
Utility Bills	£ <input type="text"/>	£ <input type="text"/>
Household Insurances	£ <input type="text"/>	£ <input type="text"/>
Pension Contribution (Other than those deducted from Salary)	£ <input type="text"/>	£ <input type="text"/>
Travel Expenses	£ <input type="text"/>	£ <input type="text"/>
Communications	£ <input type="text"/>	£ <input type="text"/>
Quality of Living		
Clothing and Footwear	£ <input type="text"/>	£ <input type="text"/>
Household Goods and Services	£ <input type="text"/>	£ <input type="text"/>
Ground Rent/Service Charges	£ <input type="text"/>	£ <input type="text"/>
Recreation	£ <input type="text"/>	£ <input type="text"/>
Childcare	£ <input type="text"/>	£ <input type="text"/>
Other	£ <input type="text"/>	£ <input type="text"/>
TOTAL	£ <input type="text"/>	£ <input type="text"/>

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



2017 – 2023
Best Regional Building Society

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

Newcastle Building Society Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ. 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 (March 2024)