

# Second Charge Residential Minimum Standard Packaging Requirements

If any further information is required, our underwriters will provide this in their update to you

## Our Criteria & Mortgage Product Guides

For more detailed criteria please see

Criteria Search - [Click Here](#)

Second Charge Product Guide - [Click Here](#)

Our Broker Portal - [Click Here](#)



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Once you have submitted the documents outlined in our checklist, the case will be allocated to our dedicated team of underwriters to progress the application

Residential	
<b>Online Submission to be completed via the broker portal</b>	
<b>Proof of Income- see below for type of documentation required</b>	
<b>Employed</b>	
Last 2 months payslips & P60 (if Using Overtime/bonus)	
Last 2 months corresponding bank statement showing salary credits (filtered statements acceptable)	
Last 3 payslips if weekly	
<b>Pension Income</b>	
Latest Pension illustration, annual pension statement or latest payslip	
Last 2 months bank statements showing pension credits (filtered statements acceptable)	
<b>Self Employed</b>	
Last 2 years SA302's/Tax calculations with corresponding tax year overviews (If self employed for 24 months or more)	
Latest SA302/Tax calculation with corresponding tax year overview (If self-employed for less than 24 months)	
<b>Mortgage History</b>	
First charge mortgage- Fully completed signed authority form from the first charge lender	
Second charge mortgage - Fully completed signed authority form or redemption figure and undertaking (if applicable)	
<b>Evidenced by</b>	
Credit search, BSQ, rent reference.	
Mortgage Statement	
<b>Remortgage - Repaying Existing Charges</b>	
Second charge mortgage - Redemption figure and undertaking (if applicable)	
<b>Additional</b>	
If UK Land and Property income is being used for affordability, please provide the West One <a href="#">'BTL Portfolio Information Sheet'</a> . This form is also required where additional properties are owned, even if they are not being used for affordability, although in those cases it will not form part of the minimum packaging requirements. Please include latest tax calculations and Tax Year Overview.	