

Home Improvement Loan

Complete Application Package Check List



Section 1: Applies to all applications

Tick

1	Completed Application Form	
2	Proof of Ownership (Deeds Report if not registered at LR)	
3	Photocopy of one Document from List A – Passport or Driving Licence Original documents must be inspected by Council Officer	
4	Photocopy of one Document from List B – Bill with address (bank, utility etc...) Original documents must be inspected by Council Officer	
5	15% fee (if being paid up front)	
6	Proof of ALL household income – Benefit award letters, payslips, P60s etc...	
7	Proof of ALL outgoings, (where possible) (via bank statements)	
8	Proof of ALL savings/investments/capital	
9	Statutory Credit Report (less than 3 months old) – From Experian	

Section 2: Applies to applications from Companies

Tick

1	Copy of Company Registration Certificate	
2	Copy of last 3 years accounts	
3	Cheque made payable to MTCBC for Companies House Registration Fee	

Section 3: May apply to some applications

Tick

1	Itemised Quotations/Estimates (inc. a contingency sum)	
2	Copy of Planning Permission (if required)	
3	Copy of Building Control (approval/notification) (if required)	
4	Proof of funds if cost of proposed works exceeds HIL value	
5	Copy of Land Registry Title and Title Plan of property loan is to be secured against – Only required if different to subject property	
6	Copies of specialist reports (e.g. damp-proofing, asbestos, dry rot etc...)	
7	Valuation Report if advised one is required by MTCBC (RICS approved)	
8	Letter of Consent from first lender (where the property is mortgaged)	