

Pre-Submission Checklist

Lifetime Mortgages



Area to review	What to consider before submission	Check
Property details	Confirm the key property details, including the number of bedrooms, property type, construction, condition and anything unusual.	☐
Property condition	Discuss the <u>property's condition</u> with your customer before the valuation, so they know what may be reviewed.	☐
Annexes or additional buildings	Clearly flag any <u>annexes</u> , separate accommodation, or additional buildings. <u>Council tax</u> banding may help identify these.	☐
Location and neighbouring use	Check for nearby commercial premises, shops, pubs, restaurants, schools, offices or other factors that could affect lending criteria. <u>Google maps</u> .	☐
Flood zone considerations	You can check the government <u>flood risk</u> website or contact your TBDM to check our bespoke system.	☐
Comparable property values	Review recent sold prices or other property data to help sense-check the estimated <u>property value</u> .	☐
Tenure	Confirm whether the property is freehold or leasehold. For leasehold properties, include the remaining lease term, ground rent and service charge details where available.	☐
Ownership and title arrangements	Check for ownership, land or title splits, including tenants in common, trusts, or transferred land.	☐
Estate rent charges	Confirm whether an <u>estate rent</u> charge applies and include any available details, as this will need to be reviewed as part of the application.	☐
Power of Attorney	If a <u>Power of Attorney</u> is involved, provide a copy and confirm the relevant authority is in place.	☐
ID and verification	Submit the correct <u>certified ID and address</u> . Electronic ID is accepted and easy to set up.	☐
Adverse credit	Ask about County Court Judgments (<u>CCJs</u>), Debt Management Plans (DMPs), Individual Voluntary Arrangements (IVAs), or bankruptcies, and include any relevant supporting information.	☐

If you have a case you'd like to discuss, please get in touch with our Intermediary sales team.

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