

Bridge - Standard	Bridge - Light	Bridge - Heavy	TermTen
Proof of ID <i>Required at point of submission</i>	Proof of ID	Proof of ID	Proof of ID
Proof of Residency <i>Required before underwriter will commence assessment</i>	Proof of Residency	Proof of Residency	Proof of Residency
Additional documentation <i>Required before underwriter will commence assessment</i>	Provide to valuer AND upload via our Broker portal: <ul style="list-style-type: none"> <li>Completed: <b>Schedule of works Form</b> (available on www.castletrust.co.uk)</li> <li>Costs Estimates</li> <li>Works timeline</li> <li>Floor plan including room sizes (where reconfiguring only)</li> </ul>	Provide to valuer AND upload via our Broker portal: <ul style="list-style-type: none"> <li>Completed: <b>Heavy Refurbishment Form</b> (available on www.castletrust.co.uk)</li> <li>Floor plan (including room sizes)</li> </ul>	<b>Portfolio Landlord Statement</b> – more than 4 properties owned
Additional information	Upload via our Broker portal: Contractor name or details of who is completing works		
<b>Asset &amp; Liability form</b>	<b>Asset &amp; Liability form</b> – for loans > £5m only	<b>Asset &amp; Liability form</b> – for loans > £5m only	<b>Asset &amp; Liability form</b> – for non-portfolio landlord guarantors on a Limited Company application only (unless Portfolio Landlord Statement also provided)
Valuation to be instructed via the VAS portal, within <b>7 days</b> to include: <ul style="list-style-type: none"> <li>Current market value</li> <li>180-day value</li> <li>AST Market Rent</li> <li><b>Longform</b> valuation required for: MUFB/Large HMO/All £1m+ properties Otherwise <b>shortform</b> to be instructed</li> </ul> Additional valuation instruction for MUFBs: <ul style="list-style-type: none"> <li>Market and 180-day value – aggregate</li> <li>Market and 180-day value – Single investor</li> </ul> Additional valuation instruction for Large HMOs (7 or more tenants): <ul style="list-style-type: none"> <li>Current Market value and 180-day values on investment basis</li> </ul>	Valuation to be instructed via the VAS portal, within <b>7 days</b> to include: <ul style="list-style-type: none"> <li>On a Light Refurbishment basis</li> <li>Current market value</li> <li>180-day value</li> <li>GDV</li> <li>AST Rental income post works</li> <li>Request confirmation the cost and timeline appear appropriate for planned works</li> <li><b>Longform</b> valuation required for: MUFB/Large HMO/All £1m+ values. Otherwise <b>shortform</b> to be instructed</li> </ul> Additional valuation instruction for MUFBs: <ul style="list-style-type: none"> <li>GDV Market and 180-day value – aggregate</li> <li>GDV Market and 180-day value – Single investor</li> </ul> Additional valuation instruction for Large HMOs (7 or more tenants): <ul style="list-style-type: none"> <li>GDV Market and 180-day values on investment basis</li> </ul>	Valuation to be instructed via the VAS portal, within <b>14 days</b> to include: <ul style="list-style-type: none"> <li>On a Heavy Refurbishment basis</li> <li>Longform Valuation</li> <li>Current market value</li> <li>180-day value</li> <li>GDV</li> <li>AST Rental income post works</li> <li>Request confirmation the cost and timeline appear appropriate for planned works</li> </ul> Additional valuation instruction for MUFBs: <ul style="list-style-type: none"> <li>GDV Market and 180-day value – aggregate</li> <li>GDV Market and 180-day value – Single investor</li> </ul> Additional valuation instruction for Large HMOs (7 or more tenants): <ul style="list-style-type: none"> <li>GDV Market and 180-day values on investment basis</li> </ul>	Valuation to be instructed via the VAS portal, within <b>7 days</b> to include: <ul style="list-style-type: none"> <li>Current market value</li> <li>180-day value</li> <li>AST Market Rent</li> <li><b>Longform</b> valuation required for: MUFB/Large HMO/All £1m+ values. Otherwise <b>shortform</b> to be instructed</li> </ul> Additional valuation instruction for MUFBs: <ul style="list-style-type: none"> <li>Market and 180-day value – aggregate</li> <li>Market and 180-day value – Single investor</li> </ul> Additional valuation instruction for Large HMOs (7 or more tenants): <ul style="list-style-type: none"> <li>Market and 180-day values on investment basis</li> </ul>