

Submission Requirements

Bridge - Standard	Bridge - Light	Bridge - Heavy	TermTen
Proof of ID Required at point of submission	Proof of ID	Proof of ID	Proof of ID
Proof of Residency Required before underwriter will commences assessment	Proof of Residency	Proof of Residency	Proof of Residency
Additional documentation Required before underwriter will commences assessment	Provide to valuer AND upload via our Broker portal: Completed: Schedule of works Form (available on www.castletrust.co.uk) Costs Estimates Works timeline Floor plan including room sizes (where reconfiguring only)	Provide to valuer AND upload via our Broker portal: Completed: Heavy Refurbishment Form (available on www. castletrust.co.uk) Floor plan (including room sizes)	Portfolio Landlord Statement – more than 4 properties owned
Additional information	Upload via our Broker portal: Contractor name or details of who is completing works		
Asset & Liability form	Asset & Liability form – for loans > £5m only	Asset & Liability form – for loans > £5m only	Asset & Liability form – 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 7 days to include: Current market value 180-day value AST Market Rent Longform valuation required for: MUFB/Large HMO/All £1m+ properties Otherwise shortform to be instructed Additional valuation instruction for MUFBs: Market and 180-day value – aggregate Market and 180-day value – Single investor Additional valuation instruction for Large HMOs (7 or more tenants): Current Market value and 180-day values on investment basis	Valuation to be instructed via the VAS portal, within 7 days to include: On a Light Refurbishment basis Current market value 180-day value AST Rental income post works Request confirmation the cost and timeline appear appropriate for planned works Longform valuation required for: MUFB/Large HMO/All £1m+ values. Otherwise shortform to be instructed Additional valuation instruction for MUFBs: GDV Market and 180-day value – aggregate GDV Market and 180-day value – Single investor Additional valuation instruction for Large HMOs (7 or more tenants): GDV Market and 180-day values on investment basis	Valuation to be instructed via the VAS portal, within 14 days to include: On a Heavy Refurbishment basis Longform Valuation Current market value 180-day value AST Rental income post works Request confirmation the cost and timeline appear appropriate for planned works Additional valuation instruction for MUFBs: GDV Market and 180-day value – aggregate GDV Market and 180-day value – Single investor Additional valuation instruction for Large HMOs (7 or more tenants): GDV Market and 180-day values on investment basis	Valuation to be instructed via the VAS portal, within 7 days to include: • Current market value • 180-day value • AST Market Rent • Longform valuation required for: MUFB/Large HMO/All £1m+ values. Otherwise shortform to be instructed Additional valuation instruction for MUFBs: • Market and 180-day value – aggregate • Market and 180-day value – Single investor Additional valuation instruction for Large HMOs (7 or more tenants): • Market and 180-day values on investment basis

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