

LET'S START THE BASICS

BUY TO LET MORTGAGES

DRAWDOWN PENSION

LANDLORD LIFE INSURANCE

CONVEYANCING QUOTE

Applicant Check List (for every applicant)

Property

Address _____

Information Required	Details	Purpose	Actioned
Full Name (+ title)		Credit Check	
Full Address		Credit Check	
Postcode		Credit Check	
How many Years at that Address		Credit Check	
DOB (Date of Birth)		Credit Check	

Contact Number (Home and Mobile Numbers)		Contact	
Photo ID (Copy of Passport, ID Card, Driving Licence)		Identification against Fraud	
NI Number (Wage Slip or Card)		Identification against Fraud	
Contract of Employment (Name, Address, Contact Name & Number)		Confirms employed not on notice Proof of Income	
Previous Landlord (Name, Address, Phone Number, Contact Name)		Call to ask if good tenants. Paid rent on time? Would they rent to them again?	
3 Months Bank Statements (Copy)		Confirms name, address and income	
3 Latest Wage Slips (Copy)		Confirms name and address., NI number, Salary	
Next Of Kin (Name, Address, Phone Number)		Call for confirmation of ID	
Work Permit (If Required)		ID Confirmation and legal status	

Email Address		Need for tenant deposit information – Test	
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Tenant Referencing Checklist (Guide)

Information Required:	Why you need this information:	Cross Check With: NOTES	Actioned
Full Name (+ title)	Credit Check, Tenancy Agreement, Cross Checking, Fraud Check	Photo ID, Bank Statement, Employment Information/Benefits Notice. Is the name the same?	
Full Address	Credit Check, Tenancy Agreement, Cross Checking, Fraud Check	Photo ID, Bank Statement, Employment Information/Benefits Notice. Is the address the same?	
Postcode	Credit Check, Tenancy Agreement, Cross Checking, Fraud Check	Photo ID, Bank Statement, Employment Information/Benefits Notice. Is the postcode the same?	
How many Years at that Address	Credit Check	Does this agree with credit check registered address information?	

DOB (Date of Birth)	Credit Check, Proof of ID	Does this agree with credit check, same date on proof of ID?	
Contact Number (Home and Mobile Numbers)	Communication	Get them to call you whilst stood on front of them then store number in your phone.	
Photo ID (Copy of Passport, ID Card, Driving Licence)	Identification against Fraud	Are they who they say they are? Needs to be in-date/valid. Is name and address same as on application form? D.O.B. the same?	
NI Number (Wage Slip or Card)	To be able to trace the person if it all goes wrong	Wage Slip, benefits notice	
Contract of Employment (Name, Address, Contact Name & Number)	To prove that you are going to get your rent, the tenants has an income	Call to ensure not on notice and they are still employed. They may need to get tenants permission to pass information on.	
Previous Landlord (Name, Address, Phone Number, Contact Name)	Ask for last 3 years history. Have they moved around a lot?	Call landlord and ask question: 'Would you rent to this person again?'	
3 Months Bank Statements (Copy)	To prove income, name and address.	Ensure that income from employer is going	

		into bank account. Can they afford the rent? Can you see previous rent payments going out?	
3 Latest Wage Slips (Copy)	Proof of Income, NI number and employer	Check rent payment due date coincides with payday so they can pay rent on time. Check amounts are going into bank.	
Next Of Kin (Name, Address, Phone Number)	In case of emergency contact	Call to confirm that person is related/next of kin and happy to be contacted if a problem arises.	
Work Permit (If Required)	Legally allowed to live/work in UK	Check date and keep a copy	
Email Address	Communication if telephone details change	Test to ensure you have correct address	