

Molo Packaging Guidelines

To ensure we can process your case as quickly and efficiently as possible, please ensure cases are packaged as per our below requirements.

Documentation Required	
In some situations our underwriting team may request additional information, this is for guidance purposes only.	
Type	Requirement
Income Proof - Employed	One of the following: <ul style="list-style-type: none"> • Latest 1 months payslip and latest P60 (or suitable YTD equivalent) • Latest 6 months bank statements evidencing net income receipts
Income Proof - Self-Employed (Limited, Sole or LLP)	One of the following: <ul style="list-style-type: none"> • Latest years filed tax return • Latest HMRC filed tax return
Income Proof - Contractor	One of the following: <ul style="list-style-type: none"> • Latest years filed tax return • Latest HMRC filed tax return • Latest contract with minimum of 6 months remaining
Income Proof - Pension	One of the following: <ul style="list-style-type: none"> • Latest annual pension statement • Latest P60 • Latest months' pension payslip
Income from Land and Property	One of the following (sustainability assessment will be conducted): <ul style="list-style-type: none"> • Latest years filed tax return • Latest HMRC filed tax return
Proof of Deposit - Savings	Latest 3 month's bank statements showing available funds
Gifted Deposit	Completed Molo gifted deposit template required - To be completed and signed by the donor (Close family relatives accepted only)
Capital raise	Full breakdown of funds may be usage required. Quotes may be required for home improvements. If capital raising for property purchase, full address may be required for onwards property purchase
Debt Consolidation	Not acceptable
Proof of Address	We may require current proof of address. (Utility bill, Mortgage statement or equivalent)
ID	All identification is completed by way of electronic ID by the customer
Portfolio landlords	Completed <u>Molo Finance portfolio form</u> (including answers to 4 business plan questions) No other forms will be accepted.

If you wish to provide additional supporting documentation such as capital raise breakdown or completed customer portfolio form. Please upload this alongside the requested documents to ensure this is assessed collectively by underwriting.