

## 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	Requirements	
Income	ICR Assessment (The following may be needed at U/W discretion)	Full Affordability Assessment
Employed	Latest 1 month payslip OR Latest 6 months bank statements evidencing net income receipts	Latest 1 month payslip and corresponding bank statement
Employed by a family member	Latest 3 months' payslips and corresponding bank statements	Latest 3 months payslips and corresponding bank statements
Sole trader or partnership	Latest year filed tax return	Latest 2 years SA302s or SA100s
Directors Salary & Dividends	Latest year filed tax return	Latest 2 years SA100s & latest year full company accounts
Net profits plus salary	Latest year filed tax return	Latest 2 years SA100s, latest year full company accounts & latest 3 months business bank statements
Contractor	Latest year filed tax return OR Latest contract with 6 months remaining	Latest 1 year SA100, or Latest valid contract, latest 12 months contracting history (contracts), latest 3 months business bank statements showing net receipts
Pension	Latest annual pension statement OR P60 accompanied OR pension payslip	Latest annual pension statement or P60 or Pension payslips SIPP - Latest fund breakdown showing total pension value today.
Land and Property	Latest year filed tax return (sustainability assessment by underwriting will be conducted)	Latest filed SA100
Commission/Overtime/ Bonus	Latest payslip	Annual bonus- Latest two years' P60s or payslips evidencing bonus payments Monthly commission/overtime- Latest two years' P60s & Latest 3 months' payslips

Deposit requirements	
<b>Savings</b>	<p>Latest 3 month's bank statements for the bank account showing available funds.</p> <p>Evidence of the source of funds</p>
<b>Capital raise/sale of another property</b>	<p>Bank statement showing the funds being deposited into the account Current bank statement showing funds available today Completion statement. OR Mortgage offer/illustration/Memorandum of sale if the transaction is in progress</p>
<b>New build deposit already paid to conveyancer</b>	<p>Over 12 months ago- A solicitors letter confirming the amounts and dates the payments were made to the solicitors</p> <p>Within 12 months- 1-month bank statement leading up to and showing the payment to the solicitor</p>
<b>Inheritance</b>	<p>Proof of funds being deposited into the applicants account and suitable solicitors confirmation confirming the amount of inheritance to be received.</p>
<b>Gifted Deposit</b>	<p>Completed Molo gifted deposit template required - to be completed and signed by the donor. (close family relatives accepted only)</p> <p>Deposit already transferred to the applicant- Bank statement showing the funds being sent Bank statement showing the deposit funds available in either the applicants or donor account</p> <p>A Clear photograph of the identification for all Donors will be required. If this is a Driving Licence, we will require a photograph of both the front and the back of the document..</p>
<b>Remortgage of an unencumbered property within 6 months</b>	<p>Normal deposit guidance will be followed and the relevant documentation will be requested.</p>
Miscellaneous	
<b>Capital raise</b>	<p>A full breakdown of funds usage required. Quotes may be required for home improvements. If capital raising for property purchase, full address may be required for onward property purchase</p>
<b>Portfolio landlords</b>	<p>Completed Molo Finance portfolio form (including answers to 4 business plan questions) No other forms are accepted. <a href="#">Portfolio Form</a></p>
<b>Mortgage conduct (where not evidenced on the credit report)</b>	<p>We may require proof of mortgage conduct- Latest annual mortgage statement and 3 months bank statements (if the annual statement does not cover the latest 6 months conduct) evidencing the mortgage balance and payments OR Proof of payments since the finance commenced if running for less than 12 months</p>
<b>Proof of Address (If not evidenced on Voters roll)</b>	<p>We may require current proof that the applicant resides in the UK - bank statement, council tax bill, utility bill, mortgage statement or suitable equivalent.</p>
<b>ID</b>	<p>All identification is completed by way of electronic ID by the customer</p>

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.