

Commercial and Semi-Commercial

Essential document checklist



Please supply these essential documents to allow your case to be assessed by an Underwriter. Your case will not be assessed until these documents have been received.

Additional information may be requested by the Underwriter upon formal assessment.

Please upload all documents to the online portal.

Commercial and Semi-Commercial	Investor	Owner Occupier
Property schedule	✓	✓
Confirmation of Income (we no longer require evidence unless requested by the underwriter)	✓	✓
Latest 2 years trading accounts for the applicants business that will operate from the security		✓
Commercial leases, please confirm the following: (1) Lease start date (2) Lease term (3) Date of any break clauses (4) Name of tenant(s) Please note, we no longer require a copy of the Lease.	✓	✓
Payment of admin fee	✓	✓

Commercial Leases/Licences will need to be provided to the Solicitor and assessed prior to completion.

Please ensure your valuation is instructed via the VAS panel management system within 7 days of the full application (FMA) being reviewed by the underwriter.

Please supply all Essential Documents as mentioned above and all other pre offer conditions noted on the Portal as soon as possible. Failure to do so will delay the processing of your mortgage application.

Speak to your specialist finance account manager for more information

For customer service and training purposes, calls with InterBay Commercial may be monitored and/or recorded.

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FOR INTERMEDIARIES ONLY 04-01-01-02 - (292) - (1.3) MKT001852-028

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