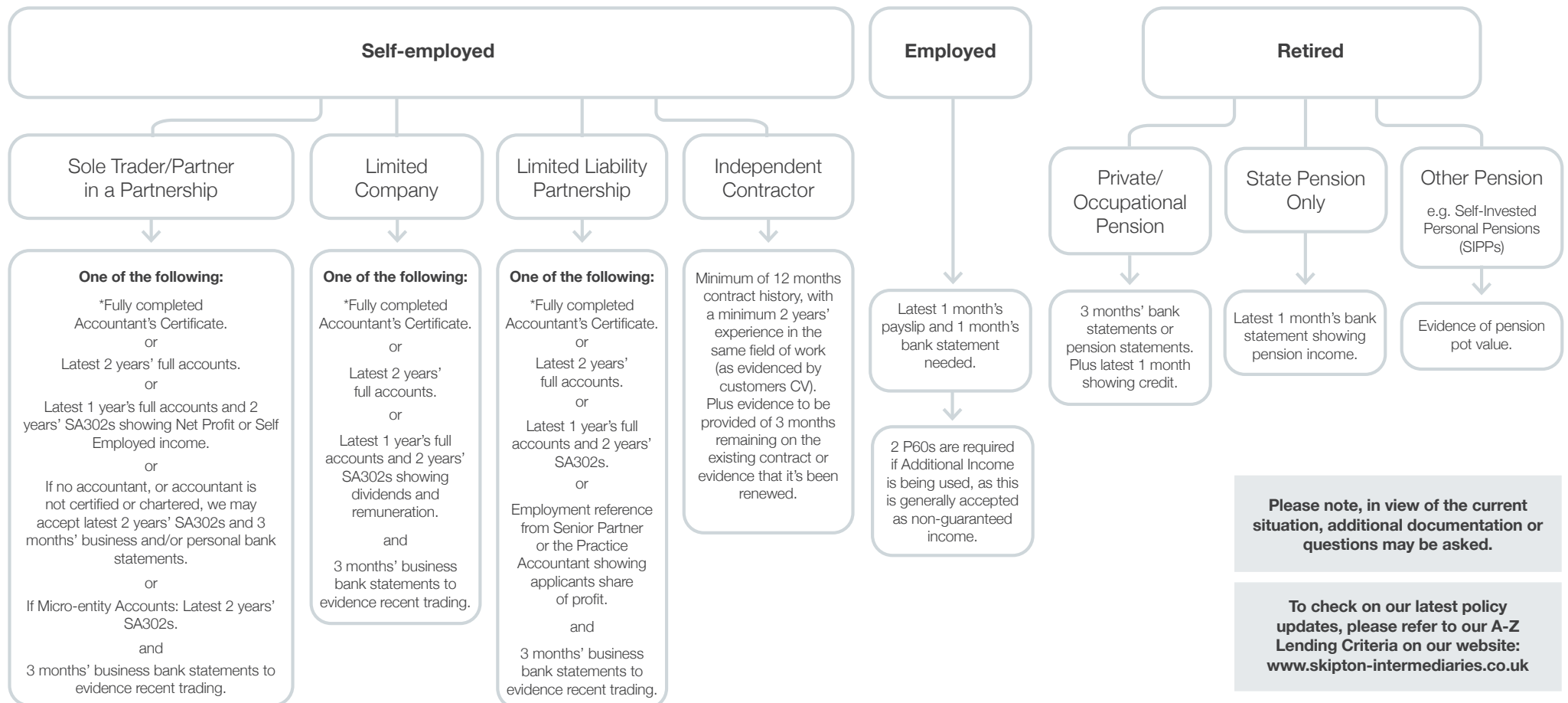


Min Sub Flow

Income Verification Documents – Is the applicant:

* Accountant's Certificates are mandatory where an Accountant is present and must include commentary on trading during and post COVID-19.

If there is no Accountant this commentary **must** be provided from a client/company and/or broker, otherwise the case will not proceed.



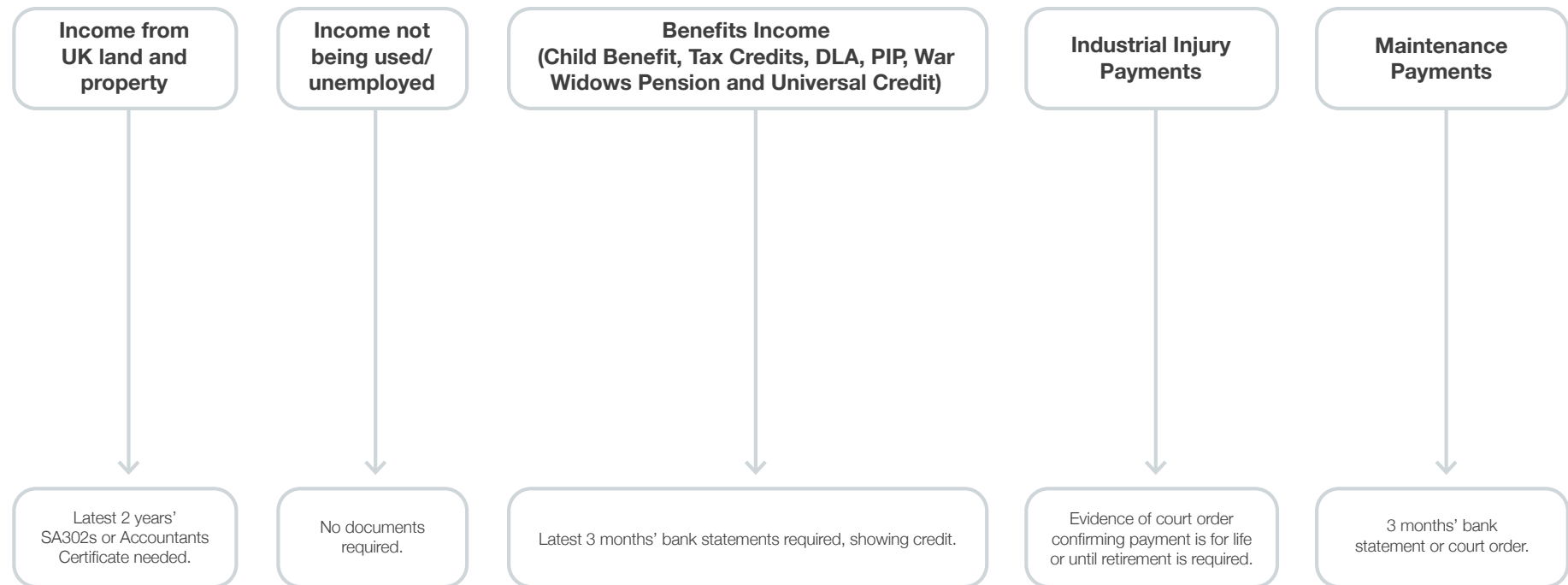
Please note, in view of the current situation, additional documentation or questions may be asked.

To check on our latest policy updates, please refer to our A-Z Lending Criteria on our website: www.skipton-intermediaries.co.uk

For Intermediary Use Only

Min Sub Flow

Income Verification Documents – Does the applicant have:

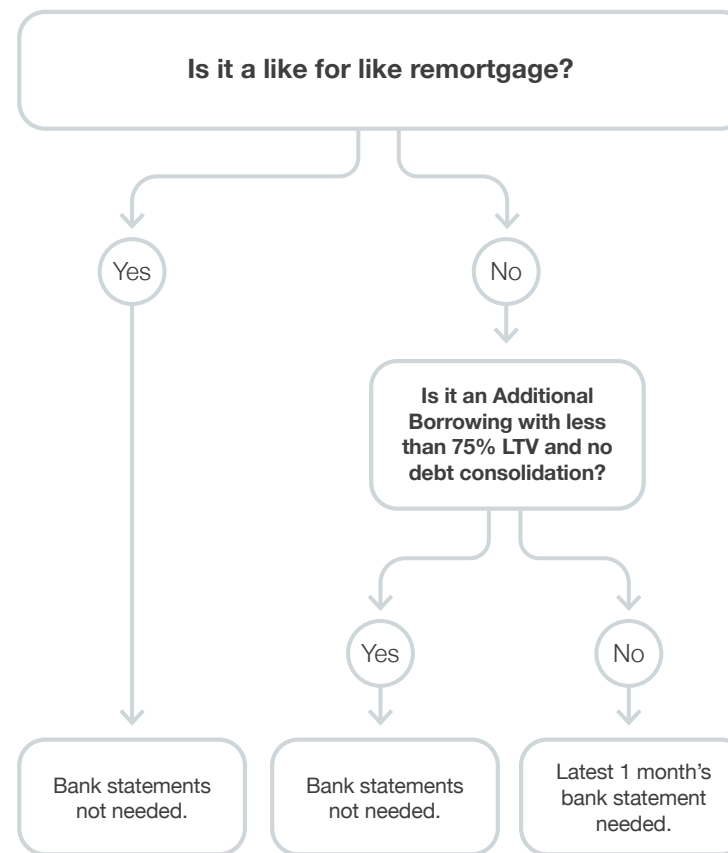


Please note, in view of the current situation, additional documentation or questions may be asked.

For Intermediary Use Only

Min Sub Flow

Are bank statements needed?



Please note, in view of the current situation, additional documentation or questions may be asked.