Case Ready Checklist - *Scotland*

A one-page checklist for mortgage brokers writing applications with Pepper Money in Scotland.

Use this before you submit a Scottish purchase application. Checking all the details beforehand can make the biggest difference to how cases progress.

Note: Home Reports apply to purchase applications only and aren't accepted for Buy to Let, new build, or concessionary purchase applications.

1. Property check

- ☐ Home Report obtained
- ☐ Home Report valuation reviewed
- ☐ Property type and construction checked
- ☐ Any Home Report comments reviewed
- ☐ Purchase price confirmed
- ☐ Property address matches the application

Tip: If the Home Report raises a question, add clear notes upfront to avoid requests for more information after assessment.

2. Price and funds check

- ☐ Agreed purchase price confirmed
- ☐ Home Report valuation confirmed
- ☐ Any valuation gap identified
- ☐ Customer can cover deposit
- ☐ Customer can cover any gap above valuation
- ☐ Source of funds evidenced

Tip: Scottish customers may offer above Home Report value, so check the funds early to avoid any disappointments later down the line.

3. Customer check

- ☐ Income evidenced
- ☐ Employment status confirmed
- ☐ Credit commitments declared
- ☐ Three years' address history complete
- ☐ Affordability assessed
- ☐ Any adverse credit explained

4. Solicitor and legal check

- ☐ Scottish solicitor instructed
- ☐ Solicitor details ready to add
- ☐ Customer understands Scottish timescales
- ☐ Missives explained at a high level
- ☐ Completion expectations discussed

5. Submission check

- ☐ DIP approved
- ☐ Product selected
- ☐ Supporting documents uploaded
- ☐ Useful commentary added
- ☐ Application packaged in full
- ☐ Ready to submit

Key takeaway

A prepared application gives you a stronger starting point. Review the Home Report, confirm the price, evidence the funds and add the context we need upfront.