

Help to Buy Application Submission Checklist

Form & Details	Page No.	✓ / X
Online Application		
Complete the application form here and print: http://www.helptobuynw.org.uk/help-to-buy-equity-loan/apply-online/		
Applicants full names are detailed – Title, Name, Middle Name & Surname	1	
Applicants financial details have been entered correctly – p/a & p/m	6	
Buyers have printed names, signed, and dated the signature page	6	
Paper Application		
All fields / questions on the PIF have been completed	1 - 8	
Applicants full names are detailed – Title, Name, Middle Name & Surname	1	
Expected completion and purchase completion dates are in the format MM/YY	1	
Mortgage Amount, Term and Cash Contribution add up to the Full Purchase Price (figures cannot include pence)	2	
Applicants financial details have been entered correctly – p/a & p/m	3	
Buyers have printed names, signed and dated the signature page	6	
Equal Opportunities page has been fully completed	8	
Direct Debit Form		
All fields above the ----- line have been completed (except the reference box)	7	
The form has been signed and dated by the applicant	7	
Reservation Form		
Property address matches the PIF	1	
Buyers names on the form match the PIF	1	
The reservation fee charged is no more than £500	Res	
Any incentives offered are less than 5% of the full purchase price	Res	

Affordability Check		
The applicant is affordable according to the Help to Buy Equity Loan Calculator: https://www.gov.uk/government/publications/help-to-buy-equity-loan-calculator-and-guidance Basic checks include but are not limited to:		
Minimum 5% deposit (of the full purchase price)		
Mortgage amount is no more than 4.5 x gross household income		
They can obtain a mortgage		
Debt to household income ratio is no more than 45%		

Send the completed PIF, Direct Debit Form and Reservation Form to: info@helptobuynw.org.uk