

Introduction

Our Underwriters and legal team require the relevant documents as early as possible for their review. Although the lists below are not exhaustive, gathering information in advance will ensure that loans are completed in a timely manner.

To avoid having to send the same document to multiple people, it may be useful for you to set up a DropBox or Google Drive account.

The Monitoring Surveyor requires a copy of the following to build their report for Avamore Capital:

- Project directory/information detailing relevant consultants and contractors involved (including Principal Designer)
- Site matters/investigations
- Site investigation reports
- Phase 1 (desk top) & Phase 2 (intrusive)
- Structural reports (existing buildings)
- Flood risk assessment
- Asbestos report
- Archaeological investigation reports
- Any other relevant reports/investigation including (but not limited to):
 - Japanese knotweed
 - Invasive species
 - Bat/bird survey
 - Arboriculture
 - Noise
 - Trees
- Specification standards
- Site plan and architectural general arrangement drawings (if drawings updated from planning approved drawings, planning/proposed to be provided)
- Structural layouts (including access roads, if applicable)
- Mains service layouts and details
- Employer's requirements and/or specifications
- External layout plans, car parking and landscaping proposals
- Schedule of gross internal floor areas/accommodation

- Contractual arrangements
- Proposed form of building contract (including suggested amended clauses to a standard form of contract, if applicable)
- Programme matters
- Construction programme
- Duty of care warranties/appointments/step-in rights
- Design consultant appointments/appointment letters
- Proposed funder warranty (design consultants and main contractor, if design input)
- Proposed sub-contractor/trades to provide design warranty
- Statutory requirements
- Planning applications/approvals (including all formal discharge notices/listed building/conservation area consent as applicable)
- Section 106 agreement
- Section 278/104 agreements (or requirements for)
- Over sailing/airspace agreements
- Building regulations: plans approval/compliance reports/notices (including SAP calculations for EPC)
- Pre-contract Health & Safety plans and F10 notification
- BREEAM/ECO Homes (if applicable)
- Party Wall arrangements/awards (if applicable)
- Rights to light reports (if applicable)
- All risks works insurance (funds interest to be noted)
- Existing buildings insurance (if applicable)
- Main contractors' public & employers insurance cover (PII in addition, if design & build)
- Professional teams' PII current cover notes
- Adjacent structures insurance (if applicable)
- Latent defects insurance proposals (provider/level of cover)
- Financial cost plan/contract sum build up/analysis for proposed construction works giving an overall calculation of costs on an elemental basis and the expected payment profile (cash flow forecast)
- Development appraisal and anticipated development cash flow forecast for scheme (relating to the funding facility)

The Valuer requires a copy of the following to build their report for Avamore Capital:

- Contact name and telephone number for site inspection
- Title plan
- Copy title documents
- Copies of any leases or tenancy agreements
- Copies of any additional deeds relating to the Tenancy schedule/leases
- Any listing or Conservation area information
- Details of current rent being paid by tenants (if relevant)
- If held, leasehold details of the ground rent being paid
- Details of any rent arrears
- Copies of rent review agreements or arbitration settlement
- Details of any known restrictive covenants
- Scaled floor plans/floor plans
- EPCs
- Any structural or building survey reports
- Any hazardous materials report e.g. asbestos
- Any flooding history
- Any mining history
- If residential:
 - Copies of any gas, boiler or electrical certificates
 - A copy of the service charge agreement
- Details of managing agent
- Full names and registered address of tenants
- Details of planning approval and if appropriate listed building consent

In order that the Valuer may safely undertake an inspection of the site/premises, please advise if there are any hazardous materials on site for example asbestos. Please also advise on safe access to the site/ property.

Please ensure that you Solicitor has the following:

It is imperative that you place your Solicitor in funds as early as possible in order to give the required legal fee undertaking. If this is not done, it can cause delays.

It is really important that up to date searches are provided so please ask your solicitor to ensure that these are ordered in good time.

Please also let us know if there are any overage agreements or other title issues that we should be aware of; the earliest we are made aware of these points the easier they are to resolve. Please do also let us know of any timing requirements and holiday commitments so that we can work with you in order to achieve completion as smoothly as possible.

Contact

If you have any questions, please do not hesitate to contact the Underwriter dealing with your transaction. For any general questions please email underwriting@avamorecapital.com.