

Document List – Employed

Please use this document as a checklist and read this document in full.

Here are some points to remember when submitting documents to us. This will help your mortgage application to be processed as quickly as possible.

We're able to accept downloaded and scanned documents for proofs, but did you know there is a range of free scanning apps, such as **Adobe Scan**, that can save you time?

All requested documents must be in PDF format because most mortgage lenders only accept documents in that format. **Anything other than PDFs will be rejected.**

Proof of ID - Valid and in-date passport or driving licence.

Proof of address - Driving licence (if used for ID, cannot be used as address) or council tax bill/utility bill/credit card statement dated within the last three months.

Proof of income - most recent four months' payslips and most recent P60. If we use any bonus, overtime, or allowances, we'll let you know if we require additional payslips. If paid weekly, then the most recent 17 weeks payslips.

Proof of outgoings - most recent four months' current account statements - bank statements must show full name and address.

Proof of deposit - most recent six months' savings account statements showing accrual of savings. A screenshot is not acceptable - it must be a downloaded statement. If selling a property, the most recent mortgage statement.

If any of the deposit is gifted, then a gifted deposit letter will be required, along with a bank statement from the person gifting showing the funds in their account. In addition, some lenders may request ID from the person gifting the funds, so please inform them that this could be required.

Credit Report - We need an up-to-date credit report to detail your current credit commitments with accuracy, along with your credit history. This ensures we match you to the best lender the first time and helps to prevent your mortgage application from being declined. We only accept **Check My File** credit reports. This is because they are the most comprehensive reports available. You can get access to your credit file by clicking **THIS LINK**. Once registered, you can download the report and email it to us as a PDF.



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Proof of name and address

- A UK passport or UK photo driving licence can be used as proof of name and/or proof of address.
- Where proofs show an address, it must be your current address.

Payslips must

- Show the pay date
- Be the latest payslips at the point of submission
- Match the name and address (if present) on the application
- Show the employer's name and match the application
- Show net pay and gross pay

Bank statements must

- Contain all pages, including cover pages for postal statements
- Be full months for the period requested
- Show the full account number and sort code.
- Show your address, full name (or initials and surname) and match the application.

All proofs requested for the date range required must be included.

The details on the proofs must match your application.

Your name and address must match on all proofs (to include nationality and date of birth where applicable).

Please note: In order to be fair to everyone, your mortgage application will only go into the queue to be processed once we have received all your documents on file and in the correct format.

