

Document Checklist For A Residential Remortgage

As a minimum, each applicant will be required to provide the following documents to Applicant Mortgage Brokers to carry out a thorough assessment of your circumstances.

Please note this is a guide only and the list is not exhaustive...

- Latest 3 months bank statements for all bank accounts held
- Up to date balances and confirmation of typical monthly payments to all Credit Card, Loan, Hire Purchase and Credit Agreement providers
- Completed Applicant Mortgage Brokers Budget Planner
- Up to date multi agency Credit Report
- Photo ID - valid Passport / Driving Licence (both if available)
- Proof of Address - Valid Driving Licence (if this has not been provided as Photo ID)
or
- Proof of Address - Either a posted utility bill (not mobile phone), credit card or bank statement dated within the last 3 months
or
- Proof of Address - Most recent Tax Coding Notice or Council Tax Bill
- Latest Mortgage Statement if available
- Existing Protection Policy documents

In addition, for any Employed applicants...

- Latest 3 months pay slips
- Latest P60
- Confirmation of sick pay entitlement

In addition, for any Self Employed applicants...

- Latest 3, 2 or 1 years Tax Calculations (dependent on length of time trading)
- Latest 3, 2 or 1 years Tax Year Overviews (dependent on length of time trading)
- Latest 3, 2 or 1 years Fully Signed & Submitted Business Accounts (dependent on length of time trading)
- Latest 6 months business account statements
- Accountant contact details