



Mortgage Applications – Essential Documentation

Below details the documents required when making a mortgage application.

1. ID (Valid Driving Licence and/or Passport in date)
2. Last three months Bank Statements confirming salary being paid. This can be an internet statement as long as your name and address is evident.
3. Proof of address if not on the bank statements (utility bill from last 3 months)
4. Employed - Last 3 months payslips & Latest P60

For the purpose of your life insurance: (not required for Buy To Let) Work Contract **OR**
confirmation of work benefits / sick pay / death in service

or

Self Employed - Last 2 years Online Tax Self-Assessment & Tax Year Overviews submitted to HMRC (100% completed and NOT at the 'In progress' stage).

Submissions made via third party software e.g. accountants, are also acceptable on condition that the Tax Year Overview is provided confirming your unique Tax Reference number and the figures on the submission.

Please ask us for further instructions.

5. Proof of deposit (**own funds**) - Bank statement showing a gradual build-up of savings. If your deposit is from a lump sum payment an explanation confirming source of funds will be required.

or

Proof of deposit (**Gift from family**):

- Signed gift letter (we will provide template)
- ID for person or persons providing the gift
- Either a bank statement for person or persons providing the gift, showing available funds (dated in last 3 months) or a letter from their bank stating funds are available.

There may be other items once your application has been submitted. Don't panic, if you don't have all the documents for our meeting, you can e mail or post them at a later date.