

Due to the Mortgage Rules and Regulations it is extremely important that all documentation is correct and produced before we can process and provide suitable mortgage advice for you.

DOCUMENTS REQUIRED FOR MORTGAGE (ALL MUST BE ORIGINAL DOCUMENTS)

Proof of Identification **MUST BE ORIGINAL DOCUMENTS**

Passport OR Photographic Driving Licence (DL must have current address)

Proof Of Current Address –(MUST **NOT BE AN ONLINE PRINT or AN INVOICE)**

Bank statement (full one month and dated within the last 3 months OR
Utility Bill (dated within the last 3 months) OR
Driving Licence (if not used for Identification) OR
Credit Card Statement (dated within the last 3 months) OR
Council Tax Bill (current year)

Proof of Income -

Self Employed - last 3 years TAX CALCULATIONS (SA302'S) AND last 3 years Tax year Overviews (from HMRC or accountant)

if Employed - last 3 months payslips (if paid monthly) or last 6 and one from the previous month (if paid weekly) **AND P60**

Working Tax or Child Tax Credits Award Letter (if applicable)
Child Benefit award letter

Most recent 3 months bank statements (shows salary/income and outgoings) – can be an online print.

Proof Of deposit and fees/savings (e.g full 3 month's bank statement OR If selling your property a copy of the confirmation of the offer/acceptance from your solicitor from sale of property)

Outstanding loans/credit cards/hire purchase/car finance – please provide latest statements and/or any loan agreements (including student loans)

Most recent mortgage statement showing 12 months payments (if currently a homeowner with a mortgage)

Copy of Credit File (if available)

from www.creditexpert.co.uk OR www.equifax.co.uk (£2 for a **STATUTORY CREDIT REPORT**) or you can obtain a report at <https://www.transunionstatreport.co.uk> for free.
<https://www.experian.co.uk/consumer/guides.html> - for further information

PLEASE ENSURE THAT ALL BANK STATEMENTS SHOW AT A MINIMUM – BANK NAME, YOUR NAME, SORT CODE AND ACCOUNT NUMBER.

INSURANCES – Life/Critical Illness/Unemployment cover/Income Protection/Accident & Sickness Protection/Buildings & Contents/EMPLOYERS BENEFITS (e.g death in service, sick pay) – please provide a copy of any existing POLICY/information documents.