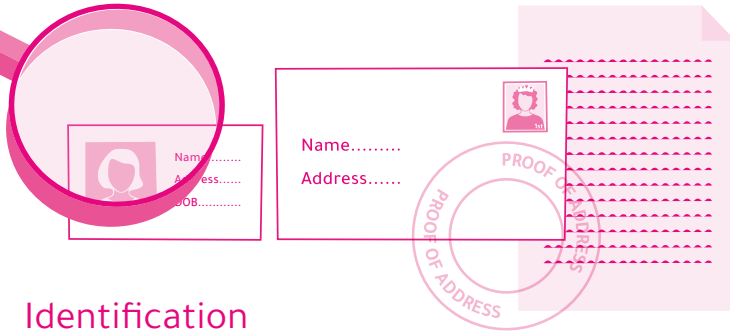


Mortgage application documentation



Identification

We will ALWAYS need proof of name and address

- PERSONAL ID**
 - A current valid passport OR
 - A current full driving licence.
- CONFIRMATION OF ADDRESS**
 - A bank statement confirming name and current address-as long as it's less than three months old OR
 - A utility bill (not mobile phone) or a credit card statement - confirming name and current address - as long as it's less than three months old OR
 - A council Tax bill (for current or up-coming financial year) confirming name and current address.

Proof of income

- EMPLOYED (NOT INCLUDING AN EMPLOYEE OF YOUR OWN COMPANY)**
 - Latest three months' payslips PLUS
 - Latest three months' consecutive personal bank statements from main bank account showing salary credits
- SELF EMPLOYED - SOLE TRADER**
 - Latest three years' finalised accounts (the latest set of accounts needs to be less than 18 months' old).
- SELF EMPLOYED - COMPANY SHAREHOLDERS**
 - Latest 3 years' HMRC tax assessments (SA302s) OR
 - Submissions made via third party software e.g. accountants, are also acceptable on condition that the Tax Year Overview is provided by the customer confirming your unique Tax Reference number and the figures on the submission.
- LAND & PROPERTY INCOME**
 - Occasionally some lenders will ask for SA100 documents from the Inland Revenue to confirm land and property income.
- CONTRACTORS**
 - Contract(s) to encompass a 12-month period.
 - Latest three months' consecutive payslips

Proof of outgoings

- ALL APPLICANTS**
 - Latest three months' consecutive personal bank statements showing utility bills, mortgage payments, credit commitments.

Evidence of additional income

(all lenders differ on requirements, so this is a guide only).

- BONUS INCOME**
 - Regular bonuses**
 - Monthly - Evidenced by three months' consecutive payslips and most recent P60. If unable to provide P60, or if the income figure on P60 does not correlate to the information on the payslips because of a salary increase, change of job or one-off bonus payment, six months' payslips are required
 - Quarterly - Evidenced by four payslips detailing the most recent bonus payments - one from each quarter
 - Twice a year - four payslips detailing the bonus payments over the latest two years.
 - Annual - two payslips detailing the bonus payments over the latest two years.
- OVERTIME/ COMMISSION/ SHIFT ALLOWANCE**
 - Evidenced by three months' consecutive payslips and most recent P60. If unable to provide P60, or if the income figure on P60 does not correlate to the information on the payslips because of a salary increase, change of job or one-off bonus payment, six months' payslips are required
- 2ND JOBS**
 - Payslips in accordance with the Employed requirements detailed earlier.
- MATERNITY PAY**
 - Most recent three months' bank statements and last three months' payslips, prior to their maternity leave.
Plus, a letter from the applicant confirming they intend to return to work on the same terms or a letter from their employer confirming their new pay details on return to work.
- FOSTER CARER'S INCOME**
 - Two years' proof of income in the form of remittance slips or annual statements plus a letter confirming they are a registered carer
- OTHER BENEFIT INCOME**
 - Up-to-date awards letter
- MAINTENANCE**
 - Six months' bank statements to evidence payments and court approval letter (if paid by court order)

Details of your insurance policies

- SICK PAY**
 - How long do you receive sick pay for from your employer?
- EXISTING POLICIES**
 - A copy of your current life assurance and income protection policies.
- BUILDINGS & CONTENTS INSURANCE**
 - A copy of your current policy and details of any claims and number of no year no claim if applicable.