

Mortgage Checklist – Mandatory Items

1. Photo ID (in date)

- Passport or Driving Licence

2. Proof of Residence (must be dated within last 2 months)

- Council Tax Bill or Utility Bill or Bank Statement

The bill should show name & address & we need one for each applicant if not in joint names

3. Proof of Income

- Latest 3 months bank statement ,personal & business (if separate) showing salary credited (this must show name, sort code and account number) **If internet print outs then they must show**
 - **https//** across the bottom to show it is from a secure website
 - **If direct from the bank**, please ask the bank to certify/stamp them

AND

- If employed – latest 3 months payslips or equivalent if paid weekly (13 weeks) & latest P60
- If Self Employed – last 3 years accounts or SA302's or accountants certificate with company stamp and headed paper. Along with corresponding latest Tax Year Overviews
- Name , address and qualification of accountant and a contact number/email

4. Proof of Income- Continued

- Benefit award statements:
- Child Tax Credits, Child Benefit, Working Tax Credits, Disability Allowance, Retirement Income, etc. Letter of agreement for maintenance payments.

5. Proof of Deposit- if a purchase

- 3 months Bank Statement- showing deposit or explanation or further documentary evidence. If family gifted please provide a letter from relative confirming this and no further interest in the gift or property.

6. Credit Report - Credit Expert website for your credit report –

www.creditexpert.co.uk or www.experian.co.uk or www.equifax.co.uk

Information Telephone number for SA302'S –HMRC 0845 900 0444 opt6