

Before submitting a Residential application...

Make sure you've included all the documentation detailed on our checklist.

Required as standard

- Completed application form
- Signed Direct Debit Mandate (this **MUST** be posted to us as we require the wet signature)
- Signed Declaration (please note, we don't accept electronic signatures)
- Successful electronic ID verification, or one from each category below:

Person ID

- Certified copy of passport
- Certified copy of driving licence

Address ID

- Bank statement
- Utility bill
- Council tax bill

Income

Employed

- 3 months' most recent payslips
- Most recent P60 (if using bonus, commission or overtime to support, we require 2 years' P60s)

Self-employed

- 3 months' most recent business bank statements
- 3 years' most recent accounts
- 3 years' most recent SA302s/tax calculations
- Accountant's details on the application form

NB: If the applicant is a sole trader and accounts aren't available, please supply 3 years' tax overviews alongside the above.

Benefit income

- Evidence of award

Income continued on the following page...

Income (continued)

Property or investment income

- 3 years' most recent SA302s
- Annual investment statement or certificate for investments (dated in last 12 months)

NB: If the applicant has a property portfolio, you must submit an AIP. We will require details of the portfolio including property addresses, property values, mortgages outstanding & ownership details.

Bank statements

- 3 months' most recent and consecutive bank statements

NB: Bank statements must be provided for **ALL** active current accounts for **ALL** applicants and must show the applicant's name, account number, sort code and bank logo.

Proof of deposit

- 3 months' most recent statements/record for the account(s) where funds are held

NB: For gifted deposits, we require a signed letter from the immediate family member along with a copy of the family member's passport or driving licence. The letter must include consent to say we can retain the letter and ID on the mortgage file. You can find a template on our website.

Evidence for additional borrowing requests

Home improvements

- Builders quotes and estimates
- Planning permission documents if applicable

Gift to family member

- Letter of confirmation from the person receiving the gift along with their ID

Purchase of investment or second home

- Evidence of the property being purchased

Buildings insurance schedule (for remortgage cases only)

- ✓ Copy of up to date buildings insurance schedule

Background buy to lets

- ✓ Evidence of rent being paid in and mortgage being paid out (bank statements requested above may cover this)

To avoid delays...

Help us to process your case as quickly as we can by noting that;

- We do not accept electronically signed documents
- The case cannot go into the work queue until all documents are received
- We must receive 3 months' most recent bank statements for **ALL** active current accounts. It will delay the case if we cannot see all income, bills and transfers between accounts.



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