

## Before submitting a Shared Ownership 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

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### Help to Buy Sustainability Assessment

- Copy of Help to Buy Sustainability Assessment

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### Memorandum of Sale

- Copy of Memorandum of Sale agreement or Memorandum of Sale substitute

NB: Memorandum of Sale substitute form can be downloaded from our website.

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### Confirmation of rent

- Confirmation of rent costs

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### Signed fact sheet

- Signed Shared Ownership fact sheet

NB: Shared Ownership fact sheet can be downloaded from our website.

## 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

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## 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.

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## 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.

### 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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