

## 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
- Successful electronic ID verification, or one from each category below:

#### Person ID

- Certified copy of passport
- Certified copy of driving license

#### 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 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.

### 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 applicants 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 members passport or driving license. 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.

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## 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
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## Buildings insurance schedule (for remortgage cases only)

- Copy of up to date buildings insurance schedule
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## 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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