

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
- ✔ 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

Help to Buy Sustainability Assessment

- ✔ Copy of Help to Buy Sustainability Assessment

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.

Confirmation of rent

- ✔ Confirmation of rent costs

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 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.

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.

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.

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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