

Your mortgage document checklist

Application Number	
Applicant Name	

Please review this checklist to ensure you send us the correct documents for your mortgage application. Remember to return all of your documents together with this checklist in the prepaid envelope provided to allow us to progress your application as soon as possible.

Before you send us your documents, please make sure that the details on your Offer in Principle are correct.

Your Offer in Principle is valid for 90 days.

DOCUMENTS TO SEND BACK:

All applicants:

Proof of income		Tick when complete	
		Applicant 1	Applicant 2
Last 3 months bank statements Statements can be originals or printed from online banking (including non-earning applicants)	Must show your name, account number, 3 months salary going in and household expenditure. For joint accounts, both account holders' names must appear on statement.		
Latest bank statement If your mortgage repayments are coming out of a different account to your salary	This statement must show your name, account number and sort code.		
Your latest payslip (must be original and dated within the last 6 weeks)	If you have included bonuses, commission, overtime and other allowances in your basic income as one amount and would like us to assess your application with these in mind we will require 3 months' payslips.		
Self-employed? Send us 3 years SA302s or 3 years finalised accounts	These must be original and in the same name as the applicant. SA302s can be obtained for free from HMRC. Finalised accounts must be signed by an accountant. We do not accept Tax Returns.		

Only if requested in your letter:

Proof of identity and address	We accept a certified copy of your Passport or Driving Licence, and an original utility bill, bank statement or mortgage statement.		
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IMPORTANT CONSIDERATIONS:

Are your documents:

In date?		
Consecutive with all pages included?		
Does the name and address on your application match your documents?		
Have you checked the format of your documents against your document guide? Some documents must be originals and for some you can provide certified copies. Please check before sending.		

When we have received your documents, we will make a final decision on your mortgage application.

If you have any questions, or if any details are incorrect please call us on **0845 051 8446** (Minicom: **0845 055 0607**).

Lines are open 8am to 9pm Mon-Fri, and 9am to 4pm on Saturdays.

FAILURE TO SEND THE CORRECT DOCUMENTATION IN FULL MAY RESULT IN DELAYS TO YOUR APPLICATION