

## Information for Mortgage application

### **Proof of Deposit**

The following proofs are required to evidence deposit-

UK Based Personal Savings/ Bank Accounts	One full month's bank statement dated within the last three months. There must be evidence of at least one month's worth of savings built up in the account.
Inheritance	A letter from the executor or solicitor for the estate, confirming the amount that is to be/has been inherited, and if the funds have already been received, a copy of your client's bank statement showing the monies going into their account.
Equity From Sale of Property	Sale price of the property.
Forces Help to Buy (FHTB)	Personal Information Note (PIN)

### **Proofs**

Please submit photocopies or scans of the original documents. Photographed images are not acceptable.

### **UK and European Economic Area Nationals**

Please supply one document from the UK Photo ID list below:

- Copy of a valid full UK Passport
- Copy of a valid full UK Photocard Driving Licence

Alternatively please supply one document from the Proof of name list and one **different** document from the Proof of current address list.

#### **Acceptable proofs of name:**

- UK based Bank or Building Society statement
- Copy of a Valid full UK and Northern Ireland Driving Licence
- National ID Card (EU Only)

#### **Acceptable proofs of current address**

- UK based Bank or Building Society statement
- Copy of a Valid full UK and Northern Ireland Driving Licence
- HM Revenue and Customs notice of coding
- Gas, electricity or telephone bill
- Mortgage statement

### **Bank Statements**

Bank statements might be requested for a number of reasons; proving certain income types, receipt or payment of rent, payment of mortgage or general conduct.

**Paper Bank Statements must show:**

- Customer(s) initial(s) or full name(s)
- Customer(s) full address
- Account Number and Sort Code
- All pages must be numbered and visible
- The required number of month's transactions showing
- Bank/Building Society logo visible
- Regulatory footer statement visible

**Online Bank Statements must show:**

- Customer(s) initial(s) or full name(s)
- Account Number and Sort Code
- All pages must be numbered and visible
- The required number of month's transactions showing
- Statements provided in PDF format are acceptable

Online bank statements are not acceptable for proof of name or address.

**Credit Scoring**

All applicants are credit scored before a mortgage is offered usually at DIP (Decision in Principle) stage.

For your client to be accepted:

- The credit reference must cover all addresses for all parties in the last 3 years. Applicants who cannot provide an acceptable full 3 year UK address history cannot be accepted.
- The applicant must not be an undischarged bankrupt.

Multiple credit references over a short period may adversely affect your client's credit rating.

**Additional Information:**

- Your 3 months' payslips if self-employed 3 year accountant reports showing share of net profit/income, SA302s & tax year overviews, P60
- Your 3 years employment history.
- Your 3 years address history, please note moved in/out dates.
- Previous Surname for female applicants if married.
- Mother's maiden name for all applicants.
- Confirmation of your specific occupation/job title.
- Declarations of any other income ( Child benefit, State disability benefit, Universal credit/tax credit, Investment Income, Rental income from mortgage free property or Buy-to-Let, Pension income, Other)
- Accurate details for personal monthly outgoings (personal loans/hire purchase, purchase agreements, secured loans, student loans, credit card, any other monthly expenditure) please note that we need to know about all your monthly outgoings, please also make sure that you supply correct information ( term outstanding, Balance outstanding, monthly payment, original amount borrowed and etc.)