

MY MORTGAGE DOCUMENTS



What documents do I need for a mortgage application?

When applying for a mortgage, there are a number of documents both your mortgage adviser and your mortgage lender will need to see. These documents confirm you are who you are and also evidence your income. This is in line with UK money laundering requirements.

Before a mortgage appointment, it is a good idea to have all of these documents to hand. This will enable your mortgage adviser to provide mortgage advice based on your exact personal circumstances as quickly as possible.

Photo ID – one required

- Current, full UK or foreign passport
- Current photographic EU national identity card
- Valid UK photo card driving licence

Address ID - one required

- Council Tax statement dated in the last 12 months
- Utility bill dated within the last 3 months
- Valid UK photo card driving licence if not being used as photo ID

If you are employed

- Latest three month's payslips
- Latest P60
- Latest three month's bank statements showing your income crediting your account

If you are on a contract:

- Copy of your contract and evidence of income such as payslips

If you are self-employed:

- Latest two year's signed accounts, tax assessment forms (SA302) or HMRC online self-assessment tax calculations
- Latest three month's bank statements showing your income crediting your account

If you have other income you intend to use for your application

- **Child Benefit** – Most recent HMRC letter
- **Working and Child Tax Credits** – Most recent HMRC tax credit notice award
- **Disability Living Allowance** – Latest award letter from the Department of Work and Pensions
- **Maintenance** – A copy of your court order, private agreement, or Child Maintenance Services agreement. For a private agreement, a minimum of three month's bank statements will be required to evidence receipt
- **Pensions** – For state pensions, your Department of Work and Pensions letter. For private pensions, your most recent pension statement and payslip

Bank Statement Guidance

For the majority of mortgage applications, your mortgage lender will want to see your bank statements. Sometimes they may request one month's but this could be more. Your mortgage adviser will be able to tell you what your mortgage lender will require.

Lenders accept paper and online bank statements. However, if using an online statement, the HTTP address must be evident.

Your bank statements will need to show the following to be valid for your mortgage lender:

- Your name and address
- Account number and sort code
- Full bank statement (all entries into and out of the account). Please note, the lender will not accept bank statements where entries have been blacked out

Gifted Deposit Guidance

For those applications where a family member is gifting or helping towards a deposit, the lender will request a gifted deposit letter. Some mortgage lenders have their own template, others will request directly from you. Our mortgage advisers can guide you on this letter if necessary.

Photo ID and Address ID will be required for the person(s) gifting the deposit in line with money laundering requirements.

Evidence of Deposit

For the majority of purchase applications, the mortgage lender will require evidence of your deposit. The mortgage lender will require sight of your savings and will request proof of the build-up of funds if applicable. If your deposit has credited your bank account as a lump sum, the lender will look to trace back the origin of the funds.

Lending policy and lending requirements are subject to change so this document is for guidance purposes only. Your mortgage adviser will be able to inform you of your lender's exact requirements.