



## Mortgage paperwork check-list

When applying for a mortgage, lenders must be sure that you won't overstretch your budget with your monthly payments, now and in the future.

**It's worth being prepared beforehand.**

### 1 of Each Needed for all Clients

#### Proof of Identity and Address

- Passport / Driving license ( Paper and Card )
- Utility bill / Council tax bill / Home phone bill / Bank statement showing address ( Max 3 months old )

#### Proof of Income



If you are employed

- Last 3 months Payslips / 3 years SA302's / 3 years Accounts
- Latest P60
- Bank Statement to prove deposit / Savings ( Max 3 months old )

If you are self-employed

- 3 years SA302's / 3 years Accounts

#### Evidence of Outgoings



- All Current Account Bank Statements for 3 months to show all transactions. ( Online statements are acceptable as long as they show Name & Account number )
- Loan details & Credit Card / Store Card statements
- Latest Annual Mortgage Statements / Rental Agreement

**"Your home may be repossessed if you do not keep up repayments on your mortgage."**