Documents Required

Whether you're applying for a mortgage or you're looking to remortgage, there are a few documents lenders will always want to see.

Documents you'll need: A complete list

1. **Three months of bank statements** - Both ourselves and the lender will need to see statements showing your income and outgoings. This will allow us to properly assess your circumstances and make sure we recommend the right mortgage for you. As most banks now offer online banking, the easiest way to send us your bank statements is to log in to your online banking account and download your statements directly to your computer. There's no need to scan anything this way, and the statements will be automatically saved to PDF format.

1. **Three months of payslips** - Many people now receive their payslips online which makes it easy to download as a PDF. If you receive paper payslips, you'll need to scan them and send as a PDF. You can scan multiple payslips on one page rather than a page for each.

1. **Your ID** - You'll need to provide a scanned copy of either your passport or driving licence.

1. **Your address ID** - Council tax bills, utility bills and bank statements are all accepted forms of address ID. They must be dated within the last three months.

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If you're self-employed (as a Sole Trader/Limited Company Director/Partnerships/ LLP), in addition to the documents already listed, there are some extra documents you'll need to provide:

- Latest 2 years Tax Years Overviews & Calculations (SA302) which are available from the HMRC portal or your accountant and the latest 2 years company accounts.
- Some lenders will also ask for 3 months business bank statements.

If you're buying a home, you'll need to provide a few extra documents.

- Proof of deposit - either a saving statement or a bank statement.
- Or, if the deposit is a gift, we'll provide you with a 'Confirmation of Gifted Deposit' form for you to fill in, alongside three months of bank statements of the person gifting the deposit.

If you already have a mortgage:

- You'll need a current mortgage statement.

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Be aware, there are a few more documents you might also be asked for:

- Evidence of any additional income (bonuses, commission, overtime, etc)
- Evidence of non-earned income (maintenance, tax credits, child benefit, etc)
- Evidence of right to reside (eg. visas or residency cards)