

 INFORMATION THAT WE NEED TO COMPLETE YOUR MORTGAGE APPLICATION:

**Income**

* Last 3 payslips for employed applicants.
* Latest P60.
* Last 3 years trading accounts for self-employed and limited companies.
* Last 3 years HMRC Tax calculation form (for self-employed and directors of ltd companies).
* Latest full months bank statement showing salary being credited to account.
* Details of maintenance payments received in the last 12 months (where applicable).

**Financial Commitments**

* Latest credit card statement.
* Details of all loans to include: name of provider, start date, end date, outstanding balance and monthly repayment.
* Confirmation of any childcare costs.
* Completion of expenditure forecast (where previously provided).
* Latest mortgage statement (where applicable).
* Estimate for maximum amount of monthly mortgage repayments that would be affordable.
* Details of any problems with credit history (missed payments, defaults, CCJ’s).
* Details of any maintenance payments (where applicable).

**Identification**

* Valid UK Passport or UK Driving License.

**Property Details**

* Copy of estate agents property sale guide.

**Deposit**

* Confirmation of available deposit.
* Bank/ Building Society statement showing funds available for deposit.
* Where any part of the deposit is being gifted please contact us to request a gifted deposit letter, which will need to be completed by the donor(s).