



## 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).