



Mortgage & Finance Ltd

MORTGAGE DOCUMENT CHECKLIST

Please supply us with as complete information and evidence as possible to assist us with identifying the most appropriate mortgage for you. Thank you.

ALL APPLICANTS	App 1 Provided	App 2 Provided
Proof of ID: (Current passport and/or driving licence)		
Proof of address: (Utility bill, Council Tax Bill or Credit Card Statement). Mobile phone bills are not acceptable		
Latest 3 months bank statements evidencing salary and household expenditure		
Proof and origin of deposit: If deposit is from savings, please show a build up of funds over a 3 month period		
EMPLOYED APPLICANTS		
Latest 3 months pay slips (If you receive a bonus please also supply the pay slips evidencing your bonuses received for the last 2 years)		
Latest P60		
SELF EMPLOYED/COMPANY DIRECTORS		
Latest 3 years SA302s (including HMRC's covering letter) plus Corresponding Tax Year Overviews If the business has been established less than 3 years we will accept 2 years SA302s and Tax Year Overviews****		
Accountant's details		
PROPERTY PURCHASE		
Property particulars plus Agents Details		
Solicitors details (we can recommend a solicitor if you require us to)		
HOMEOWNER WITH A CURRENT MORTGAGE		
Latest mortgage statement		
HAVE YOU HAD IMPAIRED CREDIT?		
Copy of your credit report (you can obtain this free from Noddle at www.noddle.co.uk or Clear Score at www.clearscore.com)		
ARE YOU CURRENTLY IN RENTED ACCOMMODATION? Then we need:		
Your Landlord's name, address and telephone number		
Proof of last 3 months rent payments		
IN RECEIPT OF TAX CREDITS AND/OR CHILD BENEFIT? Then we need:		
Your most up-to-date complete Award Letters		
Proof of latest 3 payments to evidence income		

****You can ask your Accountant to supply the documents or follow our guide. If you need to order them directly from HMRC please do so as soon as possible as they do take time to arrive and may hold up your application if not received promptly