

Anti-Money Laundering Regulations require us by law to verify the personal identity and registered address of all applicants. Applicants are required to provide ORIGINAL documents to prove their personal identity & their registered address. **NO PHOTOS OF DOCUMENTS WILL BE ACCEPTED. *** If you fail to send ORIGINALS, your mortgage application will be delayed *****

Occasionally we may need to contact you for additional information/documentation.

Identification Confirmation x 2

- Current valid passport
- Current full UK driving licence photo-card
- EU National Identity Card

Documentation

- Latest & consecutive 6 months' pay-slips (or 13 x weekly)
- Latest P60 (2 x if bonus/commissions are being used)
- Personal Bank statements - 6 months : showing salary credits & monthly expenditure
Note : Internet ones must be stamped on each page by the issuing bank.
- Rent payment receipts - if not shown on your bank statements
- Personal Deposit – must show build-up of funds (statements or books)
- Gift letter – by donor with ID & proof of funds statements
- Latest Credit Card Statement (if used/balance outstanding)
- Tax Credits notifications (if required)
- Experian or Equifax Credit Report (if required)
- Memorandum of Sale from the housing association detailing the new property

Address Confirmation x 2

- Utility bills - less than 2-3 months old (**Gas/Electric/Water/Council Tax/Broadband/Landline**)
- HMRC correspondence - notice/demand
- Financial Institution statement other than personal account statements
- Student Loans Company latest statement
- Current full UK photo-card driving licence paper-counterpart

Self-employed applicants (including company directors)

- Last 3 years SA302's (HMRC)
- Online Tax Overview for each SA302 year

Contractors (daily rate)

- Last 3 years contracts / renewals
- Latest 6 months Ltd Co. bank statements

Special Delivery

- Send your documents to us in a PLASTIC Royal Mail Special Delivery envelope – standard paper envelopes get damaged in transit.....
- Please enclose a RETURN prepaid, self-addressed Royal Mail Special Delivery PLASTIC envelope to return documents.

This was prepared by:

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