



DOCUMENTS REQUIRED FOR YOUR MORTGAGE APPLICATION

PROOF OF IDENTITY

- Original passport OR Certified copy of passport and visa page

PROOF OF ADDRESS

- Latest bank statement with name and address on it
OR
- Latest utility bills (Gas, Electricity, Council Tax, Water) dated within 3 months
OR
- Driving Licence

PROOF OF INCOME

- (For employed applicants) - Your latest original 3-6 months' payslips.
- (For employed applicants) - Your latest original P60's.
- Your latest original 3 months' bank statements (with Name and Address on it) showing salary credit.
- If self employed - last 2 years SA 302 and tax overview letter from HMRC / 2 years financial account for limited company directors.

PROOF OF DEPOSIT

- 3 months current / saving / ISA statements showing deposit money.
- If you have received or are receiving gifts from families please provide following details.

Name	Address	Amount	Relationship	Date of payment

- Proof of ID & bank statement showing gifted money for all donors.

OTHER INCOMES

- Pension - Latest pension statement
- Child Tax Credit or Working Tax Credit award letter received from DWP

OTHER DOCUMENTS

- Latest mortgage statement (if you are purchasing second home or re-mortgaging)
- Mortgage insurance or life insurance or Building insurance policy documents



DATE OF MEETING

ADVISER

INCOME VERIFIED

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
Basic				
Overtime				
Allowances				
Other Income				
Total				

YOUR BUDGET

Total Household Income

Income Multiple

Maximum Mortgage

Deposit

Property Price

Annual Rent

× 10,000

BUY TO LET

×

Affordability Rate

Rental Cover

+ =

Mortgage

Deposit

Property Price

ADDITIONAL COST TO PURCHASE A HOUSE

Legal Fees

Mortgage Adviser Fee

Mortgage Valuation Fee

STAMP DUTY RATE

Price → 0 £125,000 £250,000 £300,000 £500,000 £925,000 £1.5m

First time Buyers		0%		5%	Standard Home mover rate applies.	
Home mover	0%	2%	5%		10%	
Additional Property Buyer	3%	5%	8%		13%	

First time Buyers

Home mover

Additional Property Buyers

House Price	Stamp Duty
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

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We wish you all the best to find your dream home very soon.