

# Mortgage Application Minimum Packaging Requirements



Fully Completed Application form  
(Online / Paper)

Signed And Dated Mortgage Declaration Form [click here](#)  
and Direct Debit Form [click here](#) -

Requirements	Acceptable Documents	App 1	App 2	App 3	App 4
<b>Identification</b>					
Proof of ID	A valid Driving Licence <b>OR</b> Passport (other documents in line with Money Laundering Regulation are acceptable)				
Proof of Address	Utility Bill <b>OR</b> Bank Statement				
<b>Income</b>					
Employed	Latest 2 months payslips (8 if paid weekly)				
	If, none regular basic income e.g. shift/bonus/overtime being considered the latest P60 will be required				
Self-Employed/Contract workers	Latest 2 years of accounts <b>and</b> ;				
	2 years SA302's and the tax year overview <b>or</b> ;				
	2 years tax calculations and the tax year overviews				
	If a contract worker a copy of current contract and 2 years track record in the field				
Monthly income and expenditure	Latest 3 months bank statements showing income credits including any benefits and household/living expenditure				
<b>Current Residency</b>					
Current Lender	Bank statements showing last 3 monthly mortgage payments If the monthly mortgage payments are not showing on the credit search we will request the latest annual mortgage statement				
Current Landlord	Bank statements showing last 3 monthly rent payments				
<b>Lending in / into Retirement</b>					
Already retired	State/private pension statements and latest 2 months payslips				
Mortgage term beyond retirement	Latest pension projections evidencing anticipated pension income in retirement				
<b>Additional Requirements</b>					
Right to Buy	Right to buy approval				
Help to Buy	Form of authority to proceed				
Interest Only	Evidence of the repayment strategy				
Background BTL Properties	3 months bank statements showing current monthly mortgage payment and rental income				
<b>Fees</b>					
Valuation Fee (if applicable)	<a href="#">Click here</a> for the valuation fee scale				
Fees can be paid via our website by <a href="#">clicking here</a> or via telephone on 01325 741004 between the hours of 8am-6pm Monday – Friday					
<b>Notes:</b>					
If the applicant has been employed for less than 6 months we will request an Employers Reference directly from the employer. Your application will only begin to progress when all supporting documentation has been received. If we do not receive the correct supporting documentation <b>within 10 working days</b> of the application being submitted, we will assume you do not wish to proceed and will remove the application from our system. <b>The Society reserves the right to obtain any additional information required to assess the application.</b>					