Residential Mortgage Submission Requirements

Documentation required

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Identification	Certified ID for each applicant. <u>Please, click here for a full list of acceptable ID.</u>
Income Verification: Employed	Latest 3 months consecutive payslips
	Latest P60 (or last two P60's if bonus is received annually)
Income Verification: Zero Hour/Temporary Contract	Latest 12 months payslips
	Latest P60
Income Verification: Self-Employed	Latest 2 years tax calculations and corresponding tax year overviews
Bank Statements	Latest 3 months income fed bank statements (FTB and Remortgage with extra borrowing)
	Latest 2 months income fed bank statements (Remortgage with no extra borrowing)
Tax Credit	Latest tax credit award letter
Proof of Deposit	Most recent bank statement showing full deposit amount and evidence of source of deposit
Gifted Deposit	Gifted deposit form available from our website
Proof of Address	Where we are unable to electronically verify an applicant's last 3 years address history we will require acceptable certified documentary evidence
Evidence of Mortgage Payments	Where we are unable to verify mortgage conduct, we will require evidence of the last 12 months payments
	by way of mortgage or bank statements.
Evidence of Rent Payments	Evidence of last 3 months via bank statement

Please, upload all documents when completing your online application. These can be attached to the additional notes section of the form. Providing everything in advance will reduce the time it takes us to get to offer.