

Get Mortgage Ready

Use the checklist below to start organising yourself early to prepare for your mortgage application.

Identification Documents

- Passport: in date?
- Driving license: in date? Correct address?
- Proof of address: e.g. utility bill/council tax letter
- Registered on voters roll at current address?

Employed Income Documents

- 3 months payslips: do these have your correct address? (if showing)
- Employment contract: if you have started a new job within the last 6 months
- Latest 2 years P60's
- P45 from your previous job if you have changed job within the last 6 months
- Paid weekly/fortnightly? 13 weeks payslips required
- Fixed-term contract? Get in touch directly for your requirements

Sole Trader Income Documents

- Last 3 years SA203's (Tax Calculations) &
- Corresponding Tax Year Overviews

Limited Company Income Documents

If you are a director in a Limited Company

- Last 3 years' accounts
- Last 3 years SA203's (Tax Calculations)
- & Corresponding Tax Year Overviews

Other Forms of Income

- Any benefit income
- Rental Income
- Child Maintenance Income
- Pension Income

Bank Statements

- Do these show your correct address?
- You will need 3 months minimum from all your main accounts
- Be prepared to answer questions if spending & incoming aren't clear

Proof of Deposit

- Bank statement if this is your own savings. Correct address?
- If gifted, you will need a letter (please get in touch to obtain one)

Credit Cards/Loans/Hire Purchases

- Outstanding balance
- Monthly Payment
- Interest rate
- Company/Bank name
- Months left to run (if loan/hire purchase)

Other Information

- 3 years full address history
- Credit report if you have missed payments, CCJ's or
- Details of any current protection plans you have e.g. death in service, life insurance plans, critical illness plans, income protection
- Spending per month - create a budget planner to know where & what you spend your money on

Useful Links

- Stamp Duty Calculator [↗](#)
- Free credit report [↗](#)
- Additional Services [↗](#)