



Document checklist for mortgage applications

For all cases

- Last 3 months bank statements
- Last 3 months payslips (or equivalent)
- Fully certified ID- Photo (confirming true likeness) and address
(dated in 3 months if a utility statement, 12 months for council tax or HMRC notice of coding)
- Latest P60

Where applicable

- Specific documents as needed**
(e.g. S125 for RTB, S106 Shared Ownership, etc)
- Self-Employed** - tax assessments and tax overview.
If they have an accountant - 2 years accounts (one year's accounts on Versatility tiers 3 and 4)
- Limited company** accounts for 2 years (if applicable)
- Proof of deposit** (will help towards completion).
If the deposit is a gift, confirmation it is a non-refundable deposit, there is no interest in the property, and not repayable
(and confirmation of the donor)
- If currently renting**, will need to see copy of rental conduct
(12 month bank statements confirming rental payments)
- Adverse credit** – details of why it occurred (i.e. what was the 'life event')
- Adult occupier** - if not going on the mortgage then need a bank statement confirming they have access to own cash or a payslip - evidence needed that they are non-dependent.
- Existing background BTLs** - proof of rental properties and rent being received (ie letting agent statements, bank statements showing rent coming in) will be matched to the credit search. Will need to fit 5.5% @ 125/145%. Please see Buy to Let Statement of Assets and Liabilities document, available to download from our website.

Help us reduce processing time

By reviewing this form and providing supporting information when you submit the application, it will help us process the application more quickly.

Contact Us

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