

MORTGAGE CHECKLIST



Once you have completed the application form, please use the checklist below to ensure you have all the supporting documentation that you will need for **each applicant**.

For All Applicants:

- Completed Application Form
- Proof of Identity (passport, drivers licence)
- Proof of address (bank statement, utility bill)
- 6 months savings statements
- 6 months credit card statements (If applicable)
- 6 months loan statements (If applicable)
- 6 months mortgage statements (If applicable)
- Separation /Divorce agreement (If applicable)
- Confirmation of Gift Letter (where assisted with deposit)
- Stamp 4/5 for non-EU nationals (If applicable)

For PAYE Employees:

- Income certificates signed, dated and stamped by employer
- 3 months consecutive Payslip to confirm basic salary
- 3 years Employment Details Summary (Formerly known as P60)
- 6 months up to date personal current account statements

For Self Employed:

- Most recent 3 years audited/trading accounts certified by accountant
- Accountant's confirmation of up-to-date tax position (Tax Clearance Cert)
- Most recent 3 years Revenue Notice of Assessment
- 6 months up to date business current account statement
- Profile / background of company

If Mortgage is for self-build

Engineer's letter of supervision, certificate of professional indemnity insurance and breakdown of cost of construction.

If purchasing property under tenant purchase or council buyout

- Letter from council to the members offering to sell the property and the terms & conditions of such a sale.
- 12 months council rental/mortgage statement

Please note further documentation may be required.