

## Residential Mortgage Document Checklist

*Gather these essentials to speed up your application and avoid delays.*

### 1. Proof of Identity & Residency

Lenders must comply with strict anti-money laundering (AML) laws.

- **Photo ID:** A valid, in-date Passport or Full UK Photocard Driving License.
- **Proof of Address:** A utility bill (gas, electric, or water), council tax bill, or bank statement dated within the last 3 months.
- **Voters Roll:** Ensure you are registered to vote at your current address (lenders use this for quick electronic verification).

### 2. Proof of Income (Employed)

- **Latest Payslips:** Usually the last 3 months. If you are paid weekly, provide the last 4 to 6 weeks.
- **Latest P60:** This shows your total earnings and tax paid for the previous tax year.
- **Bonus/Commission Evidence:** If you rely on extra income, you may need to show payslips covering the last 2 years to prove consistency.

### 3. Proof of Income (Self-Employed)

- **Tax Calculations (SA302):** Your last 2 years of tax calculations from HMRC.
- **Tax Year Overviews:** These correspond with your SA302s and prove the tax has been paid.
- **Business Accounts:** Last 2 years of finalized accounts, usually signed by a certified accountant.

### 4. Bank Statements & Affordability

- **Current Account Statements:** The last 3 to 6 months of statements for your main account.
- **The "Audit" Check:** Lenders look for regular outgoings like childcare, school fees, commuting costs, and existing debt repayments.
- **Pro Tip:** Avoid large, unexplained cash deposits or "questionable" spending (like frequent gambling) in the 3 months leading up to your application.

### 5. Proof of Deposit

- **Savings Statements:** 3 to 6 months of statements showing the funds building up.

- **Gifted Deposits:** If a family member is helping, you will need a signed **Gifted Deposit Letter** and proof of *their* ID and bank statements to show where the money originated.

## **6. Additional Income (If Applicable)**

- **Benefit Awards:** Latest letters from the DWP for Universal Credit, Child Benefit, or PIP.
- **Pension Income:** Your latest annual pension statement or P60.
- **Maintenance:** 3 months of bank statements showing regular maintenance payments received.