

Residential Mortgage Submission Guide

For any queries you have on submitting a case to us, please contact our [Sales Team](#).

Documentation required		Product Tier			
		Residential	Right to Buy	Help to Buy	DMP
		All tiers	All tiers	All tiers	All tiers
All applications	Standard Declaration (signed and dated)	●	●	●	●
Employed	3 months' payslips (latest 3 and must be consecutive)	●	●	●	●
Income verification	Latest P60	●	●	●	●
	Latest 3 months' bank statements (latest 3 and must be consecutive)	●	●	●	●
Self-employed	Latest accounts or SA302 or tax calculations and corresponding TYO (tax year overview) (the number of accounts or tax calculations provided should match the number of years of income keyed)	●	●	●	●
Income verification	Latest 3 months' bank statements (latest 3 and must be consecutive)	●	●	●	●
	Sale of the subject property: RICS valuation carried out as part of application process	● <i>Tiers 1 and 2 only</i> Evidence to be provided for the option(s) selected on the online application			
Repayment vehicle (where there is an interest only element of the loan)	Sales of additional property: full property details including address, property type, number of bedrooms, estimated value and outstanding mortgage balance				
	Savings/Investment: most recent statement or share certificate (detailing the number of shares held) dated within the last 3 months.				
	Pension - most recent annual statement confirming the current fund value at the time of application				
Additional documentation	Annual bonus: 2 years' proof required	Only if used as income			
	Tax credit: latest tax credit award letter				
	Active DMP: reference from provider to include date of agreement, amount outstanding, details of all creditors (including lender), account number, monthly payment, balance outstanding and confirmation last 12 months payments made on time. DMP reference template available from our website			●	●
	Satisfied DMP: letter from provider confirming DMP satisfied in full and date of settlement			●	●
	Section 125 (Right to Buy offer notice)		●		
	New Build: UK Finance disclosure of incentives form	●	●	●	●
	Local authority tenant: rent reference required	●	●	●	●
Gifted deposit: gift letter required, template available from our website	●	●	●	●	

All documents submitted to us need to be correctly certified, use our [document certification](#) form for guidance.

Have the following on your file, we may request it:

- ▶ **ID and proof of address** - where we are unable to electronically verify an applicant's ID or address history we will require documentary evidence.
- ▶ **Proof of deposit** - most recent bank statement showing full deposit amount and evidence of the deposit source.
- ▶ **Evidence of mortgage payments** - where we are unable to verify mortgage conduct, we will require evidence of payments by way of mortgage statements.

Help us to help you

All documents should be uploaded to the application via the online portal.
Providing everything we need will reduce the time it takes us to get to offer.