

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 All tiers	Help to Buy All tiers
All applications	Standard Declaration (signed and dated)	●	●
	Direct debit mandate	●	●
Employed Income verification	Latest 3 months' payslips (must be consecutive)	●	●
	Latest P60	●	●
	Latest 3 months' bank statements (must be consecutive)	●	●
	Zero hour contracts: 6 months payslips and the latest P60 (secondary applicant only)	●	●
Self-employed Income verification	Latest 2 years' tax calculations and corresponding TYO (tax year overview) or accounts (the number of tax calculations or accounts provided should match the number of years of income keyed)	●	●
	Latest 3 months' bank statements (must be consecutive)	●	●
Repayment vehicle (where there is an interest only element of the loan)	Sale of the subject property: RICS valuation carried out as part of application process	● Evidence to be provided for the option(s) selected on the online application	
	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	●	●
	New build: UK Finance disclosure form (previously disclosure of incentives form)	●	●
	Gifted deposit: Gifted Deposit Form available from our website	●	●

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.