

# Residential Mortgage Submission Guide

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

Documentation required		Residential	Right to Buy	Help to Buy	DMP
		All tiers	All tiers	All tiers	All tiers
<b>All applications</b>	<a href="#">Standard Declaration</a> (signed and dated)	●	●	●	●
<b>Employed</b>	Latest 3 months' payslips (must be consecutive)	●	●	●	●
<b>Income verification</b>	Latest P60	●	●	●	●
	Latest 3 months' bank statements (must be consecutive)	●	●	●	●
	Zero hour contracts: 6 months payslips and the latest P60 (secondary applicant only)	●	●	●	●
<b>Self-employed</b>	Latest 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)	●	●	●	●
<b>Income verification</b>	Latest 3 months' bank statements (must be consecutive)	●	●	●	●
<b>Repayment vehicle</b> (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				
<b>Help to Buy remortgage</b>	£ for £ remortgage one of the following: A copy of the original Authority to proceed (ATP), Equity Loan annual statement or Bank statements showing the current Help to Buy Equity Loan interest fee payment			●	
	Staircasing: A copy of the original Authority to Proceed (or documents confirming the original Help to Buy Equity Loan amount) and for London and Wales cases only Redemption letter issued by the Help to Buy agent.			●	
<b>Additional documentation</b>	Annual bonus: 2 years' proof required	Only if used as income			
	Tax credit: latest tax credit award letter	●	●	●	●
	Active DMP: <a href="#">DMP submission form</a> and a 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			●	●
	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: <a href="#">Gifted Deposit Form</a> 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.